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FAMILY BENEFITS MOTHERS
IN
METROPOLITAN TORONTO

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Ministry of Community and Social Services

Honourable Rene Brunelle, Minister

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FOREWORD

Various levels of government, the public and the academic community have recently focused much attention on the changes which should be made in the Canadian income security system. Two basic questions are: who is presently in receipt of benefits and what changes would they like to see made. There seems to be little published in Canada on these topics. This study was undertaken to provide an understanding of the attitudes and aspirations of a group of mothers living alone, raising their children.

It is hoped that this study of Family Benefits mothers will make a contribution to the social policy development process.

We are very much aware that the study was only made possible because the mothers whom we approached cooperated with us fully and provided the information we sought. To them we wish to say thank you for helping us. The Survey Research Centre of the Institute for Behavioural Research of York University assisted by carrying out the field work for us. Our indebtedness to them is considerable.

(Mrs.) Elsie Etchen
Director
Research and Planning Branch

INTRODUCTION

Family Benefits is a social assistance programme directly administered by the Province of Ontario through the Ministry of Community and Social Services. In September, 1970 there were almost 65,000 recipients of Family Benefits in Ontario, over 15,000 of them resident in Metropolitan Toronto. Female heads of families with dependent children form the largest category of Family Benefits recipients -- by far the largest in terms of persons assisted. In addition, the programme serves the disabled and blind, the aged, and certain individuals in chronic care.

This study is the outgrowth of a brief presented by the Ontario Department of Social and Family Services, as it was then called, to the Special Senate Committee on Poverty in 1970. The brief noted the intention of the Department to utilize social surveys as a means of augmenting its data on recipients of social assistance and of providing feedback from clients on their perceptions of departmental programmes. It is in line with the recent proposals of the Committee on Government Productivity (Interim Report Number Seven) suggesting that within the Government of Ontario there should be "a continuing, systematic approach to researching the different needs of the people of Ontario, and, in particular, the special publics each ministry serves."

The study is based on a major category of Family Benefits recipients, female headed families, resident in Metropolitan Toronto. Participants in the survey were selected on the basis of an 8 per cent random sample of the 5,596 mothers in receipt of Family Benefits and residing in Metropolitan Toronto in September, 1970.

The survey schedule was pretested with a selected sample of Family Benefits mothers in the City of Hamilton in the fall of 1970; and the revised schedule was put into the field in Toronto in January-February, 1971, utilizing female interviewers employed and supervised by the Survey Research Centre of the Institute for Behavioural Research of York University. The Survey Research Centre was contracted to conduct the fieldwork of the study so that information might be obtained in an interview situation not directly identified with the Department. The purpose was to ensure the confidentiality of the information acquired in the

interviews and, hence, to encourage respondents to state their views and provide information as fully and frankly as possible. Women whose names were selected in the random sample were informed by a letter from the Department of the purpose of the survey; and they also received a letter from the Survey Research Centre confirming the anonymity of their responses.

The proportion of completed interviews from the 512 names put into the field was 83.6 per cent. The attrition of 16.4 per cent from the original sample is accounted for by the following circumstances: refusals (5.9 per cent); dead end addresses or individual not available after five calls (5.3 per cent); individual ill or hospitalized (2.9 per cent); individual no longer a recipient of Family Benefits (1.6 per cent); and language problems (0.8 per cent). Eighteen special language interviews were conducted by interviewers translating the schedule orally into Italian (10); Greek (4); Portuguese (2); French (1); and Hungarian (1). A few women who were no longer recipients of Family Benefits but who expressed a willingness to participate in the survey were interviewed. However, the data from these special interviews were not included in the final report which is based on schedules completed by 414 Family Benefits mothers.

The interview schedules were transferred from the Survey Research Centre of York University to the Research and Planning Branch of the Ontario Ministry of Community and Social Services for coding, data analysis, and preparation of this report. In addition, factual data from the individual Family Benefits files of the respondent mothers were utilized as part of the data. In order to ensure that the data of the study, whether obtained in the interview or from Family Benefits records, could not be identified with individual respondents the Survey Research Centre assumed the responsibility for matching the data for each respondent and removing individual identification before transferring the material to the research and Planning Branch.

The primary analysis of data and the drafting of the report were completed late in the fall of 1972. Subsequently the Family Benefits allowances were increased, a fact of which the reader should be aware in reading Chapters IV and V.

CONTENTS

Foreword	iii
Introduction	v
I. MOTHERS ON FAMILY BENEFITS: BACKGROUND AND CURRENT DESCRIPTORS	
Introduction	1
Dependency Status	2
Fertility History	9
Fertility and Present Dependants	13
Variations in Age at Marriage, First and Last Pregnancy	15
Place of Birth and Migration	18
Family Background	24
II. FAMILY BENEFITS MOTHERS AND SOCIAL ASSISTANCE PROGRAMMES	
Introduction	30
Socioeconomic Background of Family Benefits Mothers	31
Poverty and Social Assistance	33
Attitudes toward Government Enquiry	41
Client Activism	55
The Field Worker Relationship	62
The Ideal Worker	67
Perceptions of the Family Benefits Programme	72
The Stigma of Welfare Dependency	75
Summary	80
III. FAMILY BENEFITS MOTHERS AND EMPLOYMENT	
Introduction	82
Employment History	83
Attitudes toward Working Mothers	92
Current Employment	97
Family Benefits Part-time Work Regulations	104
Perspectives on Future Employment	115
Summary	117

IV. EXPENDITURES AND CREDIT

Introduction	119
Grocery Expenditures	121
Clothing Expenditures	129
Credit and Debt	145
Summary	155

V. FAMILY BENEFITS MOTHERS AND HOUSING

Introduction	157
Housing Conditions of Family Benefits	
Mothers	158
Housing Adequacy	163
Type of Housing	170
Residential Satisfaction and Its	
Dimensions	171
Residential Mobility	181
Summary	186

VI. THE ONE-PARENT FAMILY ON SOCIAL ASSISTANCE

Introduction	188
Social Participation	189
Use of Leisure	196
Expectations for Children	197
A Retrospective View	202

Appendix

Note on Statistics Used in the Report	205
Supplementary Tables	206

CHAPTER I

MOTHERS ON FAMILY BENEFITS: BACKGROUND AND CURRENT DESCRIPTORS

Introduction

According to the conditions of eligibility in the Family Benefits programme, the category of mothers in receipt of allowances includes women who have dependent children, who are in financial need, and who are family heads. They are broadly categorized according to marital status and the provisions are sufficiently comprehensive to include most mothers who are heads of families with the exception of those legally separated from their husbands. Certain "waiting" provisions apply to never-married and deserted mothers.

A snapshot description of the 414 women in metropolitan Toronto who are the Family Benefits mothers of this study reveals:

Age:

There are very few teenaged women in the sample (2 per cent). One-quarter of the mothers are in their twenties; one-third are in their thirties; almost one-third are in their forties; and 10 per cent are aged fifty years or more. The median age is 36.9 years.

Marital Status:

Eight in ten mothers have been married; only 20 per cent of women in the study are never-married mothers.

Number of Dependent Children:

More than one-half of the families have only one or two children dependent on social assistance. This is interesting in view of the public stereotype of large families living on welfare. The percentage distribution of dependent children is as follows:

	<u>Per Cent of Families</u>	<u>Cumulative Per Cent</u>
1 child	30	30
2 children	28	58
3 children	22	80
4 children	11	91
5 children	5	96
6 - 10 children	4	100

Average number of dependants per family 2.5

Religion:

Slightly more than one-half of the mothers (53 per cent) are Protestant; about one-third (37 per cent) are Catholic; 8 per cent claim no religious affiliation; and the remainder (2 per cent) are of other faiths.

Place of Birth:

Slightly more than one-half of the mothers (52 per cent) were born in the province of Ontario and, of this group, one-third (33 per cent) are native to Toronto. One-fifth (19 per cent) come from the Atlantic provinces.

About three-quarters of the mothers (78 per cent) are native Canadians. The remaining 22 per cent were born outside Canada.

Education:

Four in 10 mothers (43 per cent) report that the highest year of schooling attended is grade 8 or less; another 4 in 10 have reached grades 9 or 10; and the rest have further secondary education. Six mothers (1 per cent) have some education at the post-secondary level.

The intent of this chapter is to provide a context for later sections by providing data on the marital status, the fertility patterns, and the general background of the Family Benefits mothers who participated in this study.

Dependency Status

Definition and Description

For purposes of the study marital status is defined in terms relating to Family Benefits dependency. This was made possible by taking the information from individual Family

Benefits files rather than in interview. Since marital status is a major criterion of eligibility, the information is carefully documented; the most recent marital status recorded is the one used. Thus, a widow who has remarried and been deserted by her second husband is classified as deserted. A deserted mother who subsequently became divorced while in receipt of Family Benefits is classified as divorced. In the case of a mother whose most recent relationship eventuated in a child born outside legal marriage, the classification was divided into two categories according to whether the mother has been previously married: (1) once married, if the mother has been previously married; and (2) never married, if the mother has never been legally married. Intuitively, we would expect differences within the broad category of women with a "child born out of wedlock," and there are, -- e.g., mothers who have never married are likely to be much younger than those who were once married but whose legal marriage has terminated and a subsequent relationship has developed. The life experience of the two groups is different and it seems appropriate to examine them separately. In subsequent text and tables the two categories are referred to as the "once married" and "never married," respectively. The term "ever married" is used in those cases where data relate to all women who have ever been married -- i.e., the widowed, deserted, divorced, and once married -- and excludes the never married.

Problems are inherent, however, in any classification of marital status based on a point in time and influenced by institutional information procedures. Some women in this study have a highly complex marital history which is not adequately revealed in a cross-sectional classification scheme such as the one adopted in this study. We have chosen to focus on marital status as a function of Family Benefits dependency; it has the significant short-coming that it includes relationships which resulted in child-bearing but it does not document other relationships not so immediately related to dependency.

Like most classifications of marital status it also ignores the problem of common-law unions. Because of the difficulties and the costs of obtaining divorce until recent years, consensual unions have been thought to be particularly prevalent among low-income groups. A cursory review of Family Benefits files suggests that this may have been the situation of a significant minority of Family Benefits mothers. Moreover, the existence of common-law unions is recognized administratively by permitting the laying of legal charges against a deserting common-law father. Documentation is not adequate to determine the number of common-law unions; but the implications of using a legal definition of marriage should be kept in mind in any examination of the proportion of unwed mothers on social assistance rolls.

In the random sample of 414 Family Benefits mothers in metropolitan Toronto the number of mothers in each dependency status category is as follows:

TABLE 1-1
PERCENTAGE DISTRIBUTION OF MOTHERS
BY DEPENDENCY STATUS

Widowed	15.9
Deserted	30.4
Divorced	6.3
Never married	20.5
Once married ^a	24.6
Living separate from husband ^b	.7
Other ^c	1.5
	(N) (414)

^a This category consists of a married woman with a dependent child born out of wedlock.

^b This category is restricted to mothers whose husbands are institutionalized in health or penal facilities.

^c This category consists of a miscellaneous group of mothers with a dependent child formally or informally adopted--e.g., a woman caring for a grandson.

The distribution of mothers in the Family Benefits programme on the basis of dependency status differs markedly from the distribution of all female heads of families in the population, although direct comparisons are not possible because the systems of classification differ. Although the eligibility criteria for "mothers' allowances" have broadened over time so that the population at risk has come to approximate more closely the population of female-headed families, it is apparent that, using the criterion of financial need, women in certain dependency statuses are particularly vulnerable. In the general population widows form the largest number of female-headed families although, in terms of presence and number of children, they are outranked in certain localities by the miscellaneous census category of female heads of families married but without a husband residing at home. Widows are a relatively declining category in provincial social assistance programmes and this trend is obviously related to their increasing opportunities for financial security. The existence of pension and insurance plans in the private sector of the economy, the

extension of social insurance through the Canada Pension Plan, years of relative prosperity in which to accumulate savings, and the increasing longevity of males are among the relevant factors. Moreover, even if widows' benefits are not sufficient to provide a living income, it may be more profitable for a relatively young widow to supplement her income by working than to apply for social assistance which would take her income into account in determining the amount of allowance.

Other women heading families, particularly deserted and never-married mothers, may have less accessible or effective means of support. They are likely to be younger, which in itself enhances the probability of dependency because of young children, and, because of the nature of desertion and illegitimacy, they may have fewer financial resources. No adequate institutional means of maintaining the deserted family has been implemented despite certain recommendations to that effect. In Ontario, current procedures for enforcement of the Deserted Wives' and Children's Maintenance Act have been described as "often tantamount to a qualification for welfare."¹ The low-income deserted wife frequently has few immediate resources except welfare and, if the desertion is continuing, long-term social assistance.

The number of never-married mothers in receipt of social assistance has been increasing and two factors appear relevant. First, the proportion of illegitimate births has been rising in recent years. For example, in 1962 in the Province of Ontario 3.7 per cent of all live births were recorded as illegitimate while in 1970 the proportion was 7.6 per cent.² At the same time there appears to be a growing tendency for mothers to keep their babies; at least, child welfare workers find that fewer babies are being given up for adoption. Hence the question of income support becomes crucial for many unwed

1. Ontario Law Reform Commission, Study Prepared by the Family Law Project, Vol. XII, Support Obligations, Part II (Toronto, 1969), p. 595. This study made recommendations for new machinery in regard to the enforcement of support obligations. It proposed that an Assessment Branch be set up within the Ontario Family Court system which would determine the level of payments required, make payments when necessary, and enforce support obligations. Chapter 9 of the report outlines the recommendations.

2. Canada, Statistics Canada, Vital Statistics, 1970, Cat. no. 84-202 (Ottawa: Information Canada, 1972), Table B7, p. 49.

mothers who, like deserted mothers, are likely to be in a vulnerable financial position. In consequence they are overrepresented among women in receipt of social assistance in comparison with the proportion of unmarried female heads of families in the general population.

Variations in Dependency Status

To a considerable extent dependency status is related to stages in the life cycle. For example, the older a woman is, the more likely she is to be widowed; and, among Family Benefits mothers, we may expect that the younger a woman is, the more likely she is to be among the never-married. Data presented in Table 1-2 tend to support these expectations. Of the women

TABLE 1-2

DEPENDENCY STATUS AND AGE

Dependency Status	29 Years or Younger	30-39 Years	40 Years or Older
	%	%	%
Widowed	1.9	12.5	29.0
Deserted and divorced	32.7	42.6	36.4
Once married	22.4	30.1	22.8
Never married	43.0	14.7	11.7
(N)	(107)	(136)	(162)
	$\chi^2 = 68.28 \quad P < .001$		
	C = .38		

in the study aged 40 years and older, 29.0 per cent are widowed compared to only 1.9 per cent of women aged 29 years or younger. On the other hand, 43.0 per cent of the younger age group (29 years or less) are to be found in the never-married category compared to much lower proportions in older age categories. There is little difference in age among either deserted or once-married women although women in their thirties are somewhat more likely to be found in these categories than women at both younger and older ages.

It is also important to note that there are some differences in dependency status according to place of birth. As Table 1-3 indicates, women who were born outside Canada are

TABLE 1-3

DEPENDENCY STATUS AND PLACE OF BIRTH

Dependency Status	Toronto %	Atlantic Provinces %	Other Canada %	Foreign %
Widowed	14.6	11.7	5.5	36.0
Deserted and divorced	43.1	33.8	34.9	36.0
Once married	23.1	29.9	35.8	11.2
Never married	19.2	24.7	23.9	16.9
	(N) (130)	(109)	(77)	(89)
	$\chi^2 = 46.163 \quad P < .001$			
	C = .32			

more likely to be found among the widowed than are the Canadian-born. At the same time, women born in Canada, excluding Toronto and the Atlantic provinces, are more likely to be found among the once-married than women born elsewhere. There are no appreciable differences according to place of birth among either the deserted and divorced or never-married categories. However, if the relationship between dependency status and place of birth is examined, controlling for the effects of age (Table 1-4), it can be observed that the relationship between dependency status and place of birth is much stronger among the older women in the study than among the younger women. Yet, within each age group, there remain appreciable differences in the proportion of women in each dependency status category according to place of birth. Among the younger women, those born in Toronto or in the Atlantic provinces are more likely to be among the deserted and divorced than women born in other places; among the older women, it is women who were born in Toronto only who are most likely to be found in this category. Interestingly, regardless of age, women who were born outside Canada are most likely to be found among the widowed. Among those born in continental Europe there is a high proportion of widows; but, although the age distributions are approximately the same, mothers born in the United Kingdom tend to be mothers alone because of desertion rather than the death of the husband. For this apparent differentiation in dependency status between British and other European immigrants there is no obvious explanation within the limits of our data, but it may be that there are differences in occupational, social, or migration patterns which are reflected in this component of the social assistance population.

TABLE 1-4
DEPENDENCY STATUS AND PLACE OF BIRTH
BY AGE

Dependency Status	36 Years or Younger				37 Years or Older			
	Toronto %	Atlantic Provinces %	Other Canada %	Foreign %	Toronto %	Atlantic Provinces %	Other Canada %	Foreign %
Widowed	8.6	-	1.9	17.9	21.7	37.5	8.8	44.3
Deserted and divorced	40.0	41.5	32.7	35.7	46.7	16.7	36.8	36.1
Once married	25.7	30.2	32.7	14.3	20.0	29.2	38.6	9.8
Never married	25.7	28.3	32.7	32.1	11.7	16.7	15.8	9.8
(N)	(70)	(53)	(52)	(28)	(60)	(24)	(57)	(61)

Fertility History

Actual and Comparative Birthrates

The fertility rates of ever-married Family Benefits mothers and those of ever-married women from comparable income and residential categories are presented for selected age groups in Table 1-5. At all age levels, Family Benefits mothers have borne considerably more children, on the average, than women from comparable socioeconomic circumstances residing in urban areas in Canada. For example, ever-married Family Benefits mothers who are 25 to 29 years of age have given birth to an average of 2.9 children compared to an average of 2.0 births

TABLE 1-5

NUMBER OF BIRTHS PER EVER-MARRIED FAMILY BENEFITS
MOTHER AND EVER-MARRIED WOMAN RESIDING IN URBAN
CENTRES AND CITIES OF 100,000 AND OVER, WHOSE HUSBAND
HAS AN ANNUAL INCOME OF \$1,000-\$3,000, CANADA, 1961, FOR SELECTED
AGE GROUPS

Age Group	Number of Births		
	Type of Residence, Canada, 1961 ^a		
	All Urban	Cities of 100,000 and Over	Family Benefits Mother
25 - 29	2.0	1.7	2.9
30 - 34	2.5	2.2	4.0
35 - 39	2.8	2.5	4.4
40 - 44	3.1	2.7	4.8
45 - 49	3.0	2.6	4.5 ^b
50 - 54	3.1	2.7	5.1 ^b

^a Source: J. Henripin, Trends and Factors of Fertility in Canada (Ottawa: Statistics Canada, 1972), Table 9.2, p. 266.

^b 50 years and over.

for urban women in the same age grouping in 1961 and of similar socioeconomic status. Ever-married Family Benefits mothers who are 35 to 39 years of age have given birth to an average of 4.4 children in contrast to an average 2.8 children for urban women in comparable categories. Thus, to the extent that Family Benefits mothers share characteristics with lower-

income, urban women in Canada, it is apparent that their fertility rates are atypical: that is, they are relatively high.

Although data are not available with which we might compare the fertility rates of the never-married women, it is important to indicate the marked difference in the number of children born to the never-married as compared to the ever-

TABLE 1-6

AVERAGE NUMBER OF BIRTHS BY DEPENDENCY
STATUS AND AGE

Dependency Status	29 Years or Younger	30 - 39 Years	40 Years or Older
Ever married	2.67	4.17	4.79
Never married	1.80	2.75	4.11

married mothers in the sample (Table 1-6). Regardless of age, never-married mothers have given birth to considerably fewer children than ever-married women. The difference in fertility between the two dependency status categories, however, is considerably smaller among the oldest group of women in the sample, where, we might add, there are relatively few never-married mothers.

Variations in Fertility

In this section the fertility rates of the sample of Family Benefits mothers are examined in relation to place of birth, rural or urban background, level of education, age at marriage, age at first pregnancy, and number of siblings, at the same time keeping constant the factors of age and dependency status. In order to facilitate the presentation, data on all factors are presented together in Table 1-7.

The data indicate that fertility varies only slightly in relation to schooling regardless of the age and dependency status of the mothers. At the same time, it is interesting to note that among older women fertility is higher as schooling is higher, irrespective of dependency status, whereas among the younger women the relationship between education and fertility is inverse, at least among the ever-married mothers.

When rural-urban background is considered, still greater complexity appears in the relationships among the variables. There are considerable differences in fertility according to

TABLE 1-7

AVERAGE NUMBER OF BIRTHS FOR SELECTED INDICATORS
BY AGE LEVEL AND DEPENDENCY STATUS

	36 Years or Younger		37 Years or Older	
	Ever Married	Never Married	Ever Married	Never Married
Educational Level				
Some Primary	3.7	2.0	4.5	3.6
Some Secondary	3.4	2.0	4.9	4.1
Per Cent Difference	8.1	-	8.2	12.2
Rural-Urban Background				
Small Towns and Villages	3.8	1.9	4.7	5.0
Larger Towns and Cities	3.3	2.1	4.7	2.9
Per Cent Difference	13.2	9.5	-	42.0
Place of birth				
Toronto	3.4	1.9	5.4	3.4*
Atlantic Provinces	4.1	2.1	5.7	6.5*
Other Canada	3.5	2.2	5.1	4.2*
Foreign	2.3	1.4*	3.3	1.7*
Per Cent Difference ^a	43.9	36.4	42.1	73.9
Age at First Marriage				
19 Years or Younger	3.6	-	6.1	-
20 years or Older	3.0	-	4.2	-
Per Cent Difference	16.7	-	31.2	-
Age at First Pregnancy				
19 Years or Younger	3.9	2.2	6.2	-
20 to 24 Years	2.8	1.7	4.6	7.8* ^b
25 years or Older	1.7	-	3.2	2.0
Per Cent Difference ^a	56.4	22.7	48.4	74.4
Number of Siblings				
None	2.7	2.3*	4.4	-
One to Three	3.1	1.8	4.2	2.7
Four to Six	3.7	1.8	4.6	5.0 ^c
Seven or More	4.3	2.2	5.6	-
Per Cent Difference ^a	37.2	21.7	25.0	46.0

* Indicates that average was based on a frequency of less than 10.

^a In the case of three or more categories the per cent difference is between the highest and lowest values.

^b 24 years or less.

^c Four or more siblings.

rural-urban background only among older, never-married women. In all other cases the relationship between this variable and fertility is relatively slight. It is interesting to observe, however, that, among the younger women, the ever-married who were raised in small towns and villages have a higher fertility rate than the ever-married who were reared in large towns or cities.

Place of birth has been found to be related to both dependency status and age among the women in this sample, but it is also likely to be related to fertility, as previous research has indicated.³ At both age levels and irrespective of dependency status, there are large differences in fertility according to where a woman was born. But it is necessary to distinguish between two sets of differences, only one of which is reflected in the per cent difference figures for place of birth in Table 1-7. First, there is the relatively large difference in fertility which obtains on the basis of whether a woman was born in Canada or in some other country. Thus, regardless of age and dependency status, immigrant women are likely to have borne considerably fewer children than the native-born. However, among the Canadian-born there are differences in fertility which, though less than the differences between the foreign-born and native-born, are strong nonetheless. At both age levels, women who were born in the Atlantic provinces had higher levels of fertility than women born elsewhere in Canada, although the differences in average number of births are smaller among older than among younger women.

Finally, age at marriage, age at first pregnancy, and number of siblings all appear to be strongly related to fertility and the trends observable in the table are consistently in the expected direction. That is, fertility is higher as the age at first marriage or the age at first pregnancy is lower. Women who initially became pregnant as teen-agers tend to have more children than those who became pregnant at a later age, and this is as true of the younger mothers in the sample as it is of the older ones. In the case of number of siblings, there is a direct relationship with fertility, and again the relationship persists regardless of age and dependency status.

3. Jacques Henripin, Trends and Factors of Fertility in Canada (Ottawa: Statistics Canada, 1972), Chapter 6.

Fertility and Present Dependants

Mothers in the study were asked in interview about the number of children born and the number currently living. In addition, information was taken from individual Family Benefits files on the number of births and on the number of children presently receiving allowances in order that we might examine the extent of correspondence among these phenomena. The basic data on all four variables are summarized in Table 1-8.

A comparison of columns 1 and 2 in Table 1-8 indicates that the correspondence between survey responses on number of children born and the number of children recorded in the Family Benefits files is strong but by no means perfect. At all age levels, except the youngest, and for all dependency status categories, there is a discrepancy between the two sets of data, which is usually in the direction of under-reporting in the files. This is to be expected since the focus

TABLE 1-8

AVERAGE NUMBER OF BIRTHS AND AVERAGE NUMBER OF
DEPENDANTS, BY AGE AND DEPENDENCY STATUS

Age and Dependency Status	Average Number of Births (Interview) (1)	Average Number of Births (Files) (2)	Children Currently Living (3)	Children Presently Dependent (4)
29 Years or Younger				
Ever married	2.67	2.67	2.62	2.41
Never married	1.80	1.72	1.72	1.63
30 to 39 Years				
Ever married	4.17	3.88	3.79	3.28
Never married	2.75	2.35	2.35	2.00
40 Years or Older				
Ever married	4.79	4.31	4.31	2.27
Never married	4.11	3.68	3.89	2.32

of information-taking is to establish the number of dependent children rather than to compile a comprehensive family history. In a few cases (15) more dependants than children born were recorded, but this cannot be treated entirely as response error

since, in unusual circumstances, a child for whom the mother stands in loco parentis, but of whom she is not the natural mother, may be included in the Family Benefits allowance.

Table 1-8 also illustrates the striking differences in family size between the "children born" and "presently dependent" categories (columns 1 and 4 respectively). Among the youngest women--those aged 29 years and younger--there is only a slight difference between fertility and the number of children receiving allowances. However, as the age level increases, the gap between fertility and the number of children presently dependent widens to the extent that among the oldest group of women, on the average, only about one-half of the total number of children born are presently dependent and receiving allowances.

Finally, a comparison of columns 3 and 4 in Table 1-8 indicates that slightly more than one-half of mothers in the sample, particularly in the oldest age group, have had children who were either formerly dependent or never dependent on Family Benefits allowances. The number of families and children is approximate since data in some files are incomplete; greater accuracy is to be expected in the cases of families where there have been children who are no longer Family Benefits dependants. Moreover, although the number of children recorded in the categories of never dependent and formerly dependent children is approximate, primarily because of lack of information on the important first group, the reasons for non-dependency are interesting because of the way in which they illuminate family structure. The reasons for the non-dependency status of each child reported in the two categories are as follows:

	<u>Per Cent</u>
Self-supporting/age ineligibility	72.3
Living with relatives	14.0
Crown ward/in care of Children's Aid Society/foster home	4.6
Adoption	4.1
Death	3.4
Institutionalized (hospital, reform school)	1.6
Average number of never or formerly dependent children per mother	2.1
(N)	(436)

By far the largest proportion of children is non-dependent because of age. There is also a sizeable minority of children who, either temporarily or permanently, are not living with the family of origin. Relatives are the most frequent source of care for such children but others are in institutional care or in adoptive homes. These are families "broken" not only through the absence of a father but because the children are no longer intact as a family unit.

Variations in Age at Marriage, First and Last Pregnancy

Age at Marriage

National data indicate that average age at marriage has been declining among Canadian women in recent years and Table 1-9 reflects the same trend in declining age at first marriage among the mothers in this sample.

TABLE 1-9

AVERAGE AGE AT FIRST MARRIAGE BY AGE GROUP

29 years or younger	18.5
30 - 39 years	20.2
40 years or older	22.1

Moreover, it is indicative of the broad differences in age at first marriage among women in Canadian society that Family Benefits mothers were first married about two years younger, on the average, than all ever-married women in comparable age categories in Canada according to data derived from the 1961 census. Henripin determined that women in the age group 25 to 29 years were married at an average age of 20.6 years; women in the 35 to 39 year age group were married at an average of 22.4 years; and, among those aged 45 to 49 years, the average was 24.1 years.⁴ Since data bearing on the age at marriage of women from similar residential and income categories is not available, however, not too much should be made of these differences.

In his census study Henripin found that the average age at marriage varied according to marital status. Age at marriage was highest among women living with their husbands at the time of the census. Women not living with their husbands, as well as divorced women and widows, had been married at markedly younger ages, although the differences between these

4. Ibid., Table 5.6, p. 134.

latter categories were slight.⁵ Although the Henripin data are not directly comparable to the data of this sample because of different categories and the absence (in this study) of women living with husbands, it is interesting to note that there are only slight differences in age at marriage according to dependency status (Table 1-10).

TABLE 1-10
AVERAGE AGE AT FIRST MARRIAGE BY DEPENDENCY
STATUS AND AGE

Dependency Status	29 Years or Younger	30 - 39 Years	40 Years or Older
Widowed	-	20.9	21.8
Deserted	18.7	20.8	22.2
Divorced	-	19.2	24.7
Once married	18.4	19.5	21.7

In the same study Henripin found that age at marriage varied considerably when level of schooling was considered and less so when the effect of rural-urban background was examined. We have found that neither of these factors is strongly related to age of marriage among this sample of women, but that some differences appear according to place of birth. As in the case of fertility, however, the major difference according to place of birth is between the foreign-born and the native-born. There are almost no differences in age at marriage among Family Benefits mothers based on place of birth in Canada.

Age at First Pregnancy

Although, on the average, child-bearing began early for most Family Benefits mothers (20.9 years), cross-classification by age and dependency status (Table 1-11) reveals considerable variation. Regardless of dependency status, the younger the mother, the more likely she is to have been pregnant as a teen-ager. Interestingly, never-married mothers are more likely to have been first pregnant somewhat later than the ever-married mothers; and this difference increases with age.

5. Ibid., Tables 5.7 and 5.8, pp. 136-37.

TABLE 1-11

AVERAGE AGE AT FIRST PREGNANCY BY
DEPENDENCY STATUS AND AGE

Dependency Status	29 Years or Younger	30 - 39 Years	40 Years or Older
Ever married	18.2	19.8	22.8
Never married	18.5	22.4	27.5

In addition to examination of variation in age at first pregnancy by present age and dependency status, the effect of several other variables -- notably education, place of birth, and rural-urban background -- was considered. Findings on the relative impact of these are consistent with the findings in other sections: education and rural-urban background appear to have only a slight impact on age at first pregnancy but somewhat greater differences are found according to place of birth. Regardless of age and dependency status, the foreign-born were first pregnant at considerably later ages than the native-born. The differences among the native-born are strongest among the oldest women in the sample, regardless of dependency status.

Age at Last Pregnancy

Census data in the United States have recorded a decline in the age of married women at the time of bearing their last child and in Canada the situation appears similar although the data on which the conclusion is based are not equivalent. Thus, Allingham comments that in the United States the median age at bearing the last child has been around 30 years for the most recent cohorts of completed fertility while, for Canada, the rapid attrition of the fertility rates of married women after age 29 points to a similar situation.⁶ Thus, the last-born child will have entered school while the average mother is in her mid-thirties. Data on the age at last pregnancy for older mothers in this study whose fertility is completed or nearing an end (arbitrarily defined as age forty and above) are provided in Table 1-12.

6. John D. Allingham, Women Who Work, Part I, Special Labour Force Study, No. 5 (Ottawa: Dominion Bureau of Statistics, 1967), pp. 12 and 24.

TABLE 1-12

AVERAGE AGE AT LAST PREGNANCY
FOR SELECTED AGE GROUPS

=====	
40 to 44 years	32.5
45 to 49 years	35.5
50 years and over	39.2
=====	

As the data in the table indicate, Family Benefits mothers seem to be following the pattern of ever-married women in general in showing a decline in the average age at last pregnancy. However, unlike the average mother, Family Benefits mothers have continued to have children well into their thirties, so that for many of them the last-born child will have just entered school when the mother is in her forties. That this incidence of late pregnancy can directly affect opportunities for work, for example, will be taken up in Chapter III.

Place of Birth and Migration

National, Regional and Rural-Urban Origin

Metropolitan Toronto has been an area of heavy in-migration since World War II. First, there was a pronounced pattern of immigration which focused on the metropolitan centre of Toronto, and in recent years there has been migration from within the country with strong regional overtones. In particular, considerable public attention has been paid to the influx of individuals and families from the Atlantic Provinces, some of whom have for a variety of reasons appeared in sufficient numbers on welfare rolls to attract a measure of concern. The fact of mobility, and its importance for the labour force as well as its broader implications, has been recognized in the fields of social and economic policy. Portability of pensions, the creation of the Canada and Quebec Pension Plans, the implementation of the Canada Assistance Plan which has accelerated the breakdown of parochial responsibility for the care of the welfare poor: these developments of the 1960's are indicators of the policy trend to reducing the barriers to mobility, particularly those of an interprovincial nature. With the attrition of the provincial residence requirements for "mothers' allowances", and with heavy in-migration, it is of some interest to know about

the birth-place of Family Benefits mothers in this metropolitan study. Moreover, place of birth is utilized as an independent variable to explore the possibility of variations among mothers in attitudes and experience along a dimension related to migration.⁷

Among the 324 native-born women slightly more than two-thirds of the mothers (67.0 per cent) were born in the province of Ontario while one-quarter were born in the Atlantic provinces. Altogether 78.3 per cent of women in the study were Canadian-born. Of the ninety women born outside the country 22.2 per cent were born in the United Kingdom, 31.1 per cent in Greece or Italy, 34.4 per cent elsewhere in Europe, and 12.2 per cent in non-European countries.

Place of birth provides information about the sources of migration to the metropolitan area, but important also is the type of community in which the individual was reared. Historically, rural to urban migration has been a major feature of internal migration patterns as the structure of the Canadian economy shifted from a predominantly rural to a more diversified and urbanized base. Internally the balance appears to be changing so that, on a national basis, "urban-to-urban streams

7. The coding categories for place of birth were empirically derived. One category was used to designate mothers native to the city, the Toronto-born, although they may in fact have spent part of their lives elsewhere. A second category includes those born in Ontario other than in Toronto. Since migrants from the Atlantic provinces are of particular interest, and their proportion of the sample relatively large, they were included in a separate category. Mothers born outside Canada posed problems because their origins were diverse. Apart from the United Kingdom, no single country was represented in numbers approaching 5 per cent of the sample. In an effort to narrow the categories to make the variable more meaningful we used one category for migrants from the United Kingdom and a second category for migrants from Greece and Italy, the two Mediterranean countries most frequently cited. The rationale was to select two culturally divergent European groups of roughly comparable numbers. The remaining migrants in the sample were divided between "other European" and "other" (that is, women of non-Canadian, non-European birth). This is not an entirely happy solution but it seemed preferable to classifying migrants into broadly diffused categories.

were very much larger than the rural-to-urban streams in the 1956-61 five-year migration."⁸

To what extent are the in-migrants among the mothers in this study drawn from backgrounds which may be thought to differ markedly from the urban environment of a large metropolitan centre? Mothers were asked to identify their place of upbringing, defined as the locale in which they lived most of the time up to the age of sixteen, on the basis of city, small town or village, farm, or rural non-farm residence. One-third of the women in the study were reared in Toronto. Of the 135 mothers in this category 57 (constituting 13.8 of the total sample) form a core group of women born, reared, and domiciled in Toronto all their lives. Altogether, one-half of the mothers come from a city background, while one-quarter of the sample were reared in small towns or villages and another one-fifth grew up in predominantly rural settings divided almost evenly between farm and non-farm residence.

On the basis of place of birth, in-migrants from the Atlantic provinces are somewhat more likely to be natives of small towns and rural communities than are those from other areas of Canada; but the difference between this group and in-migrants from the outlying regions of Ontario is slight (Table 1-13). At the same time, there are differences (not reported in Table 1-13) in rural-urban background among immigrants of British and Italian or Greek birth. The latter were predominantly reared in small towns or villages with very few of urban origin and still fewer claiming a rural background.

It is evident that very few migrants came to Toronto during the formative years of childhood. An estimated one-quarter of mothers in the sample arrived in Toronto when they were under twenty years of age; and more than one-half of these young migrants were at least fifteen years old when they settled in Toronto.¹⁰ The younger the mother was when she arrived, the more

8. Leroy Stone, Migration in Canada: Some Regional Aspects (Ottawa: Dominion Bureau of Statistics, 1969), p. 54.

9. Among those born in cities other than Toronto, about one-quarter come from large cities in Canada (population exceeding 100,000 according to 1961 census figures) and about one-third each from smaller Canadian cities and from cities in other countries. For the latter, the size was not determined.

10. In-migrant mothers were asked: "In what year did you come to Metro Toronto to stay?" Based on the response to the question and the known age of the respondent, age at migration was calculated.

TABLE 1-13
RURAL-URBAN REARING BY PLACE OF BIRTH

Rural-Urban Rearing	Toronto	Other Ontario	Atlantic Provinces	Other Canada	Foreign
	%	%	%	%	%
Small towns and villages	10.4	68.3	73.4	53.6	62.2
Large towns and cities	89.6	31.7	26.6	46.4	37.8
(N)	(135)	(82)	(79)	(28)	(90)
$\chi^2 = 118.125$		$P < .001$			
C =		.47			

likely she is to have been born somewhere in Canada rather than in Europe or elsewhere outside Canada.

Some women came on their own to the city but, in most cases, the decision was made within a family context. Parents had decided to move or, more frequently, the husband or fiancé was a major factor in initiating the shift. There is, however, a contrary trend. Sometimes mothers make it explicit that they moved in order to get away from home or in the aftermath of marital breakdown. In these instances (about one-tenth of all responses) the selection of Toronto may have been almost at random--mobility itself rather than the destination is important--or it may have been a deliberate choice because of personal links with Toronto, among other reasons. Familiarity with the city or the presence of relatives may be an inducement for the mother to move with her children. Sample responses indicate the varying nature of such decisions:

I left my child's father and we were in Montreal together and I wanted to get out of Montreal. There was no particular reason for coming to Toronto.

Because it was my home here and my husband had left me.

Because I wanted to get away from home.

The most frequent reasons for coming to Toronto are those

TABLE 1-14

REASONS FOR MIGRATING TO TORONTO AND PLACE OF BIRTH

Reasons for Migrating to Toronto	Toronto %	Other Ontario %	Atlantic Provinces %	Other Canada %	Foreign %
Employment	30.5	49.4	45.6	46.2	24.4
Family in Toronto	15.3	23.5	21.5	34.6	50.0
To get away from marital situation	13.6	9.9	13.9	11.5	3.3
Return to Toronto	27.1	-	2.5	-	-
Advantages and opportunities of Toronto	3.4	7.4	12.7	3.9	18.9
Other	10.2	9.9	3.8	3.9	3.3
	(N)	(59) ^a	(81)	(79)	(26)
					(90)

^a Women who were born in Toronto but whose parents moved elsewhere. They returned at some other time either with their parents or alone.

familiar in studies of migration patterns. Employment goals are mentioned in about one-third of the responses. The presence of relatives or close friends in the metropolitan area is frequently cited.¹¹ There may be close links between these two sets of responses even where they are not made explicit. Family and friends already established in the city may be a focus for the process of migration in search of economic opportunity. Thus:

Husband came to make a new start. His father was here.

Sometimes the migrant comes to assist relatives. The direction of support is not necessarily from the city relative to the country cousin; but even in these instances the presence of kin and friends facilitates migration.

Closely related to the hope of economic betterment, but with added dimensions, is the attraction of the large city as the locus of wider opportunities and better facilities. This concept of the city as the means to the good life is mentioned in roughly one-tenth of the responses:

He came to make a better life -- change -- adventure.

Because it was a big city at that time. I felt the big city should be where I should go.

I always wanted to come to Toronto. I felt there was opportunity for...a good life.

There are some differences in the reasons given for migration by the Canadian-born and those born outside Canada (Table 1-14). Native Canadians tend to mention employment opportunities most frequently whereas immigrants are more likely to comment on the presence of relatives or the opportunities or adventure of migration. To some extent this may be a reflection of the process of migration. Economic opportunities are undoubtedly as important for overseas as for regional migrants but the selection of the particular city may be more strongly influenced by personal contacts.¹² Moreover, some

11. It was not found to be feasible to differentiate between friends and relatives. Relatives include husband or fiancé as well as other family members.

12. Richmond found that half of his national sample of post-war immigrants indicated that economic reasons were the most important factor in the decision to migrate to Canada. See Anthony H. Richmond, Post-War Immigrants in Canada (Toronto: University of Toronto Press, 1967), p. 31.

overseas migrants had come to Toronto to join a husband or fiancé who had preceded them, and for this reason they were likely to see family reasons as the primary factor in moving to Toronto.

About one-fifth of in-migrant mothers have lived in Toronto five years or less. When the time of arrival in Toronto was cross-classified according to place of birth, it was found that the more recently the mother has come to metropolitan Toronto, the more likely she is to have been born in Canada. Immigrants from Greece and Italy largely belong to the immigration wave of the 1950's as, to a lesser extent, do mothers born elsewhere in continental Europe.

Family Background

Family of Origin

Women in this study are the heads of single-parent families, a categorization which, as recent students of family structure have been careful to point out, covers a variety of situations.¹³ The statistical, and also the ideal, norm in our society is the husband-wife family into which a child is born and reared to maturity. Deviations from the norm have been analyzed in a variety of ways and for a variety of purposes. Such terms as "broken home," "incomplete family," and "parental deprivation" have been used to describe situations which include the one-parent family but also encompass a broader range of forms. The focus of many studies has been to determine the consequences to children of being reared in an environment lacking one or both natural parents.¹⁴ Other studies have

13. See, for example, Jetse Sprey, "The Study of Single-Parenthood: Some Methodological Conclusions," The Family Life Coordinator 16 (January-April 1967): 29-34.

14. For review articles of research findings on this area see Elizabeth Herzog and Cecelia E. Sudia, Boys in Fatherless Families, U.S. Department of Health, Education and Welfare, Children's Bureau (Washington, D.C.: U.S. Government Printing Office, reprinted 1971); Hyman Rodman and Paul Grams, "Juvenile Delinquency and the Family: A Review and Discussion," President's Commission on Law Enforcement and Administration of Justice, Task Force Report: Juvenile Delinquency and Youth Crime, Appendix L (Washington, D.C.: U.S. Government Printing Office, 1967); pp. 188-221; Alfred Kadushin, "Single Parent Adoptions: An Overview and Some Relevant Research," Social Service Review 44 (September 1970): 263-274.

attempted to probe the background of deviant families to determine whether there appear to be predisposing factors toward single-parenthood.

In studies of the latter type one recurrent hypothesis has been that children from broken homes may be more likely than others to experience marital instability; but accumulated research findings on the point are ambiguous. In a major American occupational study it was found that among adult males there was little difference in marital status according to whether or not the family of origin was intact (defined as a family situation in which the child lived with both parents most of the time to the age of sixteen).¹⁵ Early studies on illegitimacy were particularly concerned with family instability as one of the possible causal factors in the situation and there were some findings that tended to substantiate the hypothesis.¹⁶ A recent British study of a national sample of illegitimate children, however, concluded that, in broad terms of social background and upbringing, no differences were to be found between women bearing legitimate or illegitimate babies. Yet one interesting finding which emerged from the study was that the girls most at risk of an illegitimate pregnancy were those whose natural father had been permanently away from home or had died; and a lower proportion of these girls subsequently married.¹⁷

Without detailed knowledge of the incidence of broken homes in the general population, interpretation of the family background of a sample of women in receipt of social assistance becomes problematic. Yet it seemed useful to make some enquiry in this area. Hence women in the study were asked whether, when

15. Beverly Duncan and Otis Dudley Duncan, "Family Stability and Occupational Success," Social Problems 16, No. 3 (Winter 1969): 273-285.

16. Raymond Illsley and Barbara Thompson, "Women from Broken Homes," Sociological Review 9 (March 1961): 27-54. They concluded from a study of 94 per cent of the women in Aberdeen, Scotland, who had their first pregnancy and delivery in the years 1952-54, that "the highest illegitimacy rates occurred where the woman was unable to state her precise age at the time of the break, where she was brought up by unrelated persons or in institutions or by her father, where she was herself illegitimate by birth or came from a home broken by separation or divorce" (Table V, p. 44).

17. Eileen Crellin, M. L. Kellmer Pringle, Patrick West, Born Illegitimate (Slough, Bucks: National Foundation for Educational Research in England and Wales, 1971), pp. 40-41.

they were growing up, they had lived with both their parents. Almost three-quarters of mothers (72.7 per cent) report that they were reared in intact families. Practically 9 in 10 mothers (88.6 per cent) were reared by at least one natural parent, usually the mother in situations where one parent was absent. In some cases these will have been one-parent families but in others the parent who assumed responsibility for the child established a later marital relationship. Other relatives accounted for the upbringing of 4.8 per cent; 3.9 per cent were brought up by non-related individuals or in institutions; and 2.9 per cent of the women describe a variety of arrangements for their upbringing which include classic statements of family disorganization:18

Father died when I was 8 1/2 and my mother when I was 13. I lived with my three brothers and I had to look after them.

I lived with both until I was eight. My father left and I stayed with my mother until I was 14 when I got married.

Two situations account for most of the 113 cases in which the mother's family of origin was not intact. The case of parents living apart occurs somewhat more frequently than the situation in which disruption came from the death of one or both parents. About 10 per cent of the women in each of these situations were reared in the care of their fathers. The frequency of maternal rearing differs slightly between cases of parental death and those of parental separation. In the former circumstances about one-half of the women were reared by the mother but where parents are reported as living separate two-thirds were in the care of the mother. It is probable that some illegitimate births are reported as parental separation and in these instances it could be expected that the child would remain with the mother.

18. These findings correspond very closely with those of the Podell study of mothers, with and without husbands, receiving welfare in New York City. He found that 71 per cent of white mothers in the sample had been raised by both parents; 14 per cent by the natural mother; 5 per cent by other relatives; 2 per cent by foster parents; 4 per cent in institutions; and 3 per cent in other arrangements. See Lawrence Podell, Families on Welfare in New York City (New York: The Center for the Study of Urban Problems, The City University of New York, c. 1969), Table 4-F, p. 93.

The likelihood of being brought up in an intact family is about the same for women reared in rural as in urban communities.¹⁹ Where non-intact families are reported, the reason is more likely to be parental death than separation in the case of women reared in small towns or rural communities, but the slight difference is not statistically significant. In terms of place of birth, no statistically significant differences were found although there are some divergences in the immigrant categories. Most women of Greek and Italian birth (82 per cent) have been reared in intact families as compared with only one-half of the non-European immigrants but the latter are also few in number (3 per cent of the sample).

One interesting finding is that there appears to be an association between dependency status and whether or not the mother was reared with both parents. Widowed and divorced mothers are more likely to have been reared in an intact family than are the deserted mothers and those with illegitimate children. About one-third of the never-married mothers were reared other than by both parents (Table 1-15).

TABLE 1-15

PERCENTAGE OF MOTHERS RAISED IN INTACT FAMILIES
AND DEPENDENCY STATUS

Widowed	Deserted	Divorced	Once Married	Never Married
83.3	73.0	84.6	68.6	63.5

Thus, the families in this study which are incomplete by reason of illegitimacy or where the status of the dissolved marriage is ambiguous (desertion) appear to have more association

19. Podell found that mothers raised in urban communities were less likely than others to have been raised by both parents and more likely to have been raised by their mothers. Tabulations however, could not be run separately for white in-migrants. Ibid., pp. 23-24.

than might be expected with non-intact families in the preceding generation. Widowhood is a unique form of marital dissolution which is unlikely to show more than random association with social background factors. It is interesting that the divorced, as distinct from the deserted, have a family background much the same as the widowed since for some women the distinction is largely a function of time. With the implementation of a legal aid programme in Ontario in recent years, and with liberal divorce legislation, divorce has become more accessible for those mothers receiving social assistance who wish to terminate legal marriage. Possibly there are reasons related to family background which lead certain women to elect divorce and others to retain their married status; but, in the context of this study, they remain obscure. In the case of this sample of mothers receiving social assistance, however, the data provide tentative support for the popular thesis that broken families in the preceding generation are associated with illegitimacy and desertion in the contemporary generation.

Family of Origin: Family Size

Women in the study tend to come from large families to the extent that two-fifths of the mothers (41.5 per cent) report coming from families which had five or more children. Women reared in intact families are likely to have had more siblings than those who were not reared by both natural parents, a finding which is to be expected. The larger the family of origin (Table 1-16), the more likely it is that the mother was born in Canada. Moreover, within Canada there are significant differences in the number of siblings reported by mothers on the basis of place of birth. In-migrants from the Atlantic provinces and from the outlying areas of Ontario are likely to come from the largest families. Seven in ten mothers born in the Atlantic provinces have five or more brothers and sisters and one-half of the mothers born in Ontario outside metropolitan Toronto report families of this size. Women from these two areas are predominantly of rural and small town background which may explain the high fertility patterns.

There is a cluster of factors associated with the in-migrants from the Atlantic provinces. They appear to be exemplars of the traditional flow of rural to urban migration in Canada. There is an association between large families of origin, low educational levels, and rural background: and each of these is in turn related to birth in the Atlantic provinces. Women from this region also have borne more children on the average than women born in other places so that there appears to be a continuing pattern of high

TABLE 1-16

NUMBER OF SIBLINGS AND PLACE OF BIRTH

Number of Siblings	Toronto	Other Ontario	Atlantic Provinces	Other Canada	Foreign
	%	%	%	%	%
None	8.1	11.0	2.5	3.6	12.2
One or two	33.3	20.7	13.9	28.6	26.7
Three or four	28.9	19.5	13.9	39.3	28.9
Five to seven	17.0	28.1	30.4	21.4	20.0
Eight to ten	8.9	9.8	20.3	3.6	11.1
Eleven or more	3.7	11.0	19.0	3.6	1.1
(N)	(135)	(82)	(79)	(28)	(90)

fertility (see Table 1-7 above). This is all the more apparent since in-migrants from the region are underrepresented in the older age categories of Family Benefits mothers.

Finally, there is no statistically significant difference in family size among immigrant categories. Women from the predominantly village backgrounds of Italy and Greece are not more likely to have come from large families than the more urban immigrants from the United Kingdom.

CHAPTER II

FAMILY BENEFITS MOTHERS AND SOCIAL ASSISTANCE PROGRAMMES

Introduction

This chapter examines four major areas of the experience of Family Benefits mothers with public dependency and their perceptions of the social assistance process. The first section of the chapter is concerned with the extent to which current dependency appears to have antecedents in the social and personal background of Family Benefits mothers. Speculation has persisted about the perpetuation of poverty from one generation to the next through the mechanism of the welfare system. Perhaps more significant than this limited question is the socioeconomic background of Family Benefits mothers and, for the ever-married mothers in the study, the existence of financial insecurity during the years of marriage.

The second section is concerned with the attitudes of Family Benefits mothers toward government rights of investigation and enquiry. During the past decade the processes of determining eligibility in needs-tested income maintenance programmes have attracted critical comment as intrusive and demeaning to clients. What has been too little investigated, however, is the question of the extent to which clients themselves evidence opinions which are critical of these processes. Some previous research has suggested that the perspectives of welfare recipients concerning the exercise of investigatory powers by government are generally more permissive than the attitudes of other segments of society, but the findings are less than conclusive.

In the third section of the chapter client relations with the Family Benefits system are examined along several dimensions. One focus is the perceptions which mothers have of their competence to take effective action vis-a-vis the system, whether in terms of acquiring information or of remedying possible administrative error. Since the Family Benefits field worker is the primary link between the individual and the system, some information was acquired about client perspectives of the worker. The section concludes with an outline of the features of the programme which Family Benefits mothers consider good or bad and their recommendations for improvement.

The chapter closes with a brief examination of the attitudes of Family Benefits mothers to being dependent on social assistance as their major source of income. With the rapid expansion of social assistance within recent years it has become fashionable to suggest that dependence on the public purse has become more

acceptable to clients. The study included several questions which were designed to elicit feelings about dependency, particularly at the time of entry to the programme -- a period which might be thought to be a critical point of decision -- and the findings are presented here.

Socioeconomic Background of Family Benefits Mothers

Studies of occupational mobility and social stratification have demonstrated that poverty, like wealth, is often an intergenerational phenomenon. To what extent are women in this sample drawn from particular social classes? To provide a measure of socioeconomic background, respondents were asked to describe the occupation of the head of the household in which they were living at the age of sixteen years. It is assumed that occupation at this period is a reasonable indicator of family socioeconomic status during the entire period of rearing. What emerges from an examination of the occupations of the parent or parent surrogate is that the Family Benefits mothers in this study are drawn from a broad cross-section of social classes (Table 2-1).

On the whole, the occupations reported are representative of the occupational structure of Canadian society in 1951, the date selected as most relevant for comparative purposes. Thus, three in 10 mothers were reared in households where the family head was in blue-collar employment; and slightly more than one-fifth of the women come from backgrounds in agriculture and other primary industries. In view of the fact that there is a significant number of in-migrants in the sample, many of whom spent a good part of their early lives in the non-urban areas of Ontario or the Atlantic provinces, it is perhaps surprising that the proportion of occupations reported in the primary industries is approximately the same as in the Canadian population generally in the early 1950's.

Nevertheless, two divergences do appear when the distribution of parental occupations is contrasted with the Canadian occupational structure in 1951. In the first place, as might have been anticipated, white-collar occupations are considerably under-represented among the jobs held by these parents. Thus, whereas one-quarter of the male labour force in 1951 worked in white-collar jobs, only 18.3 per cent of the women in the sample report similar occupations for their parent or guardian. It is interesting to note, however, that the difference is largely attributable to the relatively small proportion of parental occupations appearing in the clerical and sales category and not, as might have been anticipated, to substantial divergences at the higher levels of white-collar employment.

TABLE 2-1

PERCENTAGE DISTRIBUTION OF THE OCCUPATION OF THE
HEAD OF HOUSEHOLD IN WHICH R WAS LIVING AT 16
YEARS OF AGE

Owners and managers	7.2
Professional and technical -- e.g., engineers, teachers, physicians, clergymen, accountants	4.7
Clerical and sales -- e.g, bookkeepers, shipping clerks, retail sales clerks	6.4
Service and recreation -- e.g., guards, cooks, maids, janitors or cleaners	14.5
Transportation and communication -- e.g., truckdrivers, railroad operatives, postmen	8.9
Agriculture and other primary industry -- e.g., farmers, lumbermen, fishermen, miners	24.2
Craftsmen, production process and related workers, including labourers -- e.g., carpenters, machinists, plumbers, motor vehicle mechanics, electricians, construction, general labour	32.0
Occupation not known	2.0
	(N) (359) ^a

^a Thirty-nine respondents (9.4 per cent of the sample) indicated that their parent or guardian was not in the labour force when they were 16, and sixteen respondents (3.9 per cent of the sample) reported that they were not in a household at age 16.

Secondly, it is significant that there appears to be a relatively high proportion of parental occupations occurring in the personal services sector where 14.5 per cent of the women report that their parent or guardian was employed. The explanation for this lies primarily in the number of female heads of families for whom employment was reported when the respondent was sixteen years old. Only about 8 per cent of Family Benefits mothers report such a situation; but almost two-thirds of the jobs recorded for these female heads of families fall in personal services employment with blue-collar jobs a distant second. Thus, to the extent that there is a somewhat differential distribution of parental occupations within the lower levels of the social structure, it occurs not in declining occupations in the primary industries and in blue-collar employment but in the area of traditional service functions performed at low skill levels and frequently by women.

This finding highlights the fact that, among the almost one-quarter of women in the study who were reared in situations other than an intact family of origin, the most frequent experience was for the mother to be the parent responsible for rearing. Among the 55 women who say that they were raised chiefly in the care of their mother, one-quarter indicate that, at age sixteen, they were living in households with a male head in the labour force, presumably because the mother had established a new marital partnership. Slightly less than one-half indicate that the single-parent mother was employed; and one-quarter were in households where the family head was not in the labour force. Supplementary Table 2-A summarizes the labour force status of the parent (or parent surrogate) among non-intact families. It is evident that families in which the mother was responsible for upbringing display a somewhat atypical pattern: on the one hand, the head of the household was more likely to be outside the labour force or, on the other hand, if employed, the single-parent mother was more likely to be performing some kind of personal service than was the case among household heads in intact families. There is, in fact, a not unexpected linkage among several factors indicating the existence of special poverty problems for non-intact families in the preceding generation, but this point will be more fully explored in the next section of the chapter.

Poverty and Social Assistance

Intergenerational Dependency on Public Assistance

Public concern about intergenerational dependence on social assistance as a mechanism of family income support has been one of the spectres haunting the public welfare field. The word "spectre" is used advisedly since evidence demonstrating either

the incidence or the significance of two or more generations of the same family becoming dependent on public assistance is difficult to establish and still more difficult to evaluate. The incidence of intergenerational dependency, broadly defined, is likely to be increased by external events such as major economic recessions -- the depression of the 1930's is a classic, but not unique, example--or by broad trends in social policy, including the liberalization of eligibility provisions in social assistance programmes. Community of rearing and parental occupations are also significant factors affecting the probability of welfare receipt in the preceding generation.

Those who fear that there may be transmission of dependency are presumably concerned with childhood socialization: specifically, the transmission of attitudes and values favourable to the acceptance of welfare as a way of life. The concern is about a form of chronic dependency, which is a popular idea not easily translated into an operational definition. To cite an example: are the instances of a widow in receipt of Mother's Allowance for twenty years and a daughter who, after her marriage terminates in divorce, becomes a social assistance recipient to be treated as examples of the perpetuation of dependency between generations? The focus of concern may in effect be too narrow. What may be much more significant for public policy is the possible perpetuation of social problems, including poverty, of which one symptom is recurring reliance on social assistance for income support.

Several studies of welfare recipients have raised the question of welfare history in some form; but this approach has inherent limitations since it provides little or no information on the equally important dimension of siblings who, sharing the same family background, do not become adult dependants. The latter group is less accessible to researchers. However, a recent research project in New York City has attempted to provide comparative data by studying two groups of residents in the same area of the city, one group consisting of recipients of public assistance and the second group based on a random sample of the general population. On the basis of the general population sample the study found no support for the proposition that childhood dependency is associated with adult dependency.¹ The conclusions of the study are worth noting in detail:

1. E. C. Baumheier, "Intergenerational Dependency: A Study of Public Assistance in Successive Generations," (Ph.D. thesis, Brandeis University, 1971), pp. 79-81.

The study's major conclusions concerning intergenerational dependency in the area studies are: a) that dependency into two generations is characteristic of a relatively small proportion of public assistance recipients; b) that the majority of those who come from families that have received assistance do not become recipients themselves; c) that second generation recipients do not differ significantly from other public assistance recipients in any way which would tend to differentiate the two groups, at least for the characteristics considered in this study, except for the length of time they have resided in New York City; d) a family history of dependency is not as important in explaining adult reliance on public assistance as are a number of other factors associated with dependency.²

In this study of women in receipt of Family Benefits some data were obtained about family welfare background. The findings are not to be construed as evidence which can be used to confirm or refute the notion of dependency from one generation to another but they do illuminate the important question of the extent to which these women are drawn from somewhat impoverished backgrounds. Respondents who had spent most of their childhood in the care of both natural parents, or of either one, were asked whether the parental generation had ever received welfare. The period at which welfare might have been received was not specified in relation to the childhood of the respondent. Somewhat more than one-quarter of the mothers who could provide the relevant information (381 women) report that one parent, or both, received welfare at some time in their lives. The depression of the 1930's is sufficiently close in time that its effects are evident in the responses. About one-third of those whose parents have ever received welfare identify the period of welfare receipt as in the 1930's and the proportion is undoubtedly higher since another one-third of the mothers are unable to remember when their family of origin received public assistance.

Women reared by the mother only are more than twice as likely as those reared with both parents to report that, at some point, there had been parental receipt of welfare (Table 2-2). This is

2. Ibid., p. 140.

TABLE 2-2

PERCENTAGE OF FAMILIES OF ORIGIN RECEIVING WELFARE
AT SOME POINT IN R'S LIFE BY TYPE OF HOUSEHOLD
IN WHICH R WAS REARED

	Intact Families	Non-Intact Family of Origin			
		Mother Reared	Father Reared	Other Relatives	Other ^a
%	21.8	50.0	30.0	-	35.7
(N)	(294)	(52)	(10)	(7)	(14)

^a E.g.-- foster parents, institution, or guardian.

consistent with findings in American studies of welfare populations.³ To the extent that proportionately more female heads of families are likely to have been able to meet the eligibility requirements of public assistance programmes, the finding is not unexpected.

Experience of Financial Difficulty During Childhood and Marriage

There is additional evidence in the study that certain mothers come from economically disadvantaged backgrounds. Based on self-perceptions of whether or not their family experienced financial difficulties, women reared by their mothers are much more likely to say that the family had a "hard time" than are women in other situations.⁴ Thus, among those reared in intact families about half (48.2 per cent) report having had a hard time financially but the proportion among those in mother-reared families is 85.5 per cent. When the variable is cross-tabulated by the labour force status of the family head, a further pattern is evident

3. Baumheier also concluded on the basis of data from the general population sample: "The condition of being raised in a single-parent household may thus serve as a predictive indicator for dependency on public assistance although...there is interaction between this factor and ethnicity and educational level, both of which represent stronger and more significant associations with public assistance." Ibid., p. 101. See also Podell, Families on Welfare in New York City, p. 28.

4. Respondents' perceptions of childhood poverty were explored in the following question: "For a moment, think back to the time when you were growing up. At that time would you say that your family (or whoever brought you up) had a hard time financially?"

(Table 2-3). There is a strong association between holding perceptions of financial problems during childhood and reporting

TABLE 2-3

PERCENTAGE OF RESPONDENTS WHO BELIEVE THEIR FAMILIES HAD A HARD TIME FINANCIALLY WHILE THEY WERE GROWING UP BY LABOUR FORCE STATUS OF THE HEAD OF HOUSEHOLD IN WHICH R WAS LIVING AT 16 YEARS OF AGE

	Self-employed	Employed Male	Employed Female	Not in the Labour Force	R Independent of Household at Age 16
%	42.1	48.8	77.4	78.4	50.0
(N)	(76)	(244)	(31)	(37)	(6)

that the head of the household at the time the respondent was sixteen years old was an employed female or was not in the labour force at that time. In the latter situation female heads of families are proportionately overrepresented (see Supplementary Table 2-A).

Women who consider that their families had a hard time financially while they were growing up give varying explanations for that situation. Broadly categorized, these explanations fall into the following groups: family head not working; household headed by a female; low levels of earned income; a large family with inadequate income; and the 1930's depression. Some of the women are describing the problems of the "working poor"--to use current phraseology--arising in situations of seasonal unemployment or inadequate earnings from lower-level occupations.

Such earnings are likely to be particularly inadequate in the case of larger families in which many of these women were reared. In other cases the primary problem was the insufficiency of non-earned income sources, usually welfare programmes such as mothers' allowances or veterans' pensions.

Since eight in 10 Family Benefits mothers in this study are women who have been married, it seemed appropriate to establish to what extent financial problems were experienced during this significant period of adulthood and family formation. Therefore, ever-married mothers in the study were asked about the existence of

problems over money matters during marriage and about the experience of the family with unemployment of the husband and receipt of welfare. More than two-thirds of the ever-married women believe that there was a particular situation which led to financial problems during marriage. Explanations for affirmative responses are listed in rank order as follows: social problems, primarily arising from abuse of alcohol; problems in money management; work-related problems, including intermittent or chronic unemployment and low wages; and, to a lesser extent, problems arising from illness in the family. These opinions may be an impressionistic and one-sided representation of problems in the marital situation; but, in conjunction with the information provided on unemployment and welfare assistance, they suggest the existence of major financial problems at some stage during marriage for a sizeable number of ever-married women in the study.

It is significant that six in 10 ever-married mothers report that the husband had been out of work at some time. Of those women (199) reporting that the husband had been ever unemployed, 39.2 per cent say that unemployment occurred "often" and 23.1 per cent that it occurred "sometimes". While it is not possible to quantify the frequency or duration of unemployment, the data suggest that more than one-third of ever-married Family Benefits mothers in the study had husbands with employment histories marked by intervals of being out of work. It is not known to what extent unemployment was related to the nature of husbands' occupations or to the problems of the individuals. In some instances illness appears to have been a factor; but it is interesting to note that sickness as a contributory factor to financial problems during marriage was mentioned infrequently.

Financial problems are likely to have been experienced by families in which the male head was sometimes unemployed. Thus, it is scarcely surprising to find that almost one-half of the families in which the husband had been ever unemployed also received welfare assistance while the family was still intact. According to their own assessment of the frequency of occurrence, the entire group of ever-married mothers with husbands who were welfare recipients (107) divides almost evenly between those with perceive the occurrence as "often" or "sometimes" and those for whom it was an infrequent or "once only" situation.

The fact that approximately one-third of ever-married Family Benefits mothers in the study have been known to the social assistance mechanism while the family was still intact has implications for social policy. For such families efforts at social service intervention after they become Family Benefits clients appear to be late in the day. Moreover, family breakdown in situations such as divorce and desertion may be associated with the factors which cause financial difficulty and appearance on the welfare rolls.

Receipt of Social Assistance by Mothers

It has been established that some Family Benefits mothers become heads of families which have already experienced receipt of welfare assistance while the family was headed by the husband --approximately one-third of the ever-married women in the study. Fifteen women (3.6 per cent) were in families where the husband, because of blindness or other physical incapacity, had been a Family Benefits recipient; they subsequently became eligible in their own right for assistance through the Family Benefits programme.

In these situations the mothers occupied a passive role in regard to receipt of social assistance. As heads of families, however, all women in the study have been active applicants for social assistance. It is important to observe that 86 per cent of these female single-parent families were receiving financial support through the municipal welfare system when they applied for long-term assistance through the Family Benefits programme. This sequential movement from one system to another is significant in the sense that most Family Benefits mothers have direct personal experience with at least two programmes of social assistance--a point which is explored later in the chapter.

It is also of interest to know the extent of experience which these mothers have had with the Family Benefits system. Most women have been Family Benefits recipients for a relatively short period of time. Thus, only 6.8 per cent of the sample have been in receipt of Family Benefits for more than ten years and three-quarters have been Family Benefits clients for four years or less. At the same time, however, length of time in the programme is directly related to age (Table 2-4) so that, although only one-quarter of the women have been in the programme five or more years, three-quarters of this group are women aged 40 years or older.

TABLE 2-4

LENGTH OF TIME ON FAMILY BENEFITS AND AGE

Years on Family Benefits	29 Years or Younger	30 - 39 Years	40 Years or Older
	%	%	%
7 years or more	1.0	11.0	24.7
5 to 6 years	1.8	11.7	15.7
3 to 4 years	37.8	41.6	32.5
2 years or less	59.5	35.8	27.1
(N)	(111)	(137)	(166)

$$\chi^2 = 60.965 \quad p < .001$$

$$G = .46$$

Entry to the Family Benefits Programme

Most women in the study believe that it was "easy" for them to get into the Family Benefits programme, and it is not surprising since they are, after all, successful applicants.⁵ Those who had been found ineligible on their first application -- 16.9 per cent of the sample -- were somewhat less likely to perceive the process as easy. Among those claiming that they found it difficult to become Family Benefits recipients the chief reason cited was the length of time taken in processing their application.

Mothers in pressing financial need may receive income maintenance through the municipal welfare system until their eligibility for Family Benefits is established; and, in fact, most of them are welfare recipients when they enter the programme. While 86.0 per cent of women in the study were recipients when they applied for Family Benefits, 90.8 per cent were receiving municipal welfare at the time of acceptance. To a considerable extent this is a function of the time involved in processing the Family Benefits application. For the women in the sample the length of time between the date of application and the initial decision on eligibility was approximately 3.5 months.⁶ The length of time in processing applications has been rising in recent years in conjunction with the establishment of more liberal eligibility criteria, the consolidation of various programmes of public assistance (including Mothers' Allowances) under the Family Benefits Act of 1966, and the pressures of generally rising caseloads. It is all the more interesting, therefore, to find that the more recent the year of application, the more likely the respondent is to indicate that she found entry to the programme easy. This is perhaps to be expected in

5. The question was: "Was it easy or difficult for you to get on Family Benefits? (If difficult) Why do you say that?"

6. The time between application for Family Benefits (or its predecessor programme for this category of applicants, Mothers' Allowances) and eligibility decision was calculated on the basis of information in individual Family Benefits files. When this variable was cross-tabulated with year of application, it was found, for example, that in the years prior to 1960 one-half of the applicants had to wait three or more months to learn of their acceptance to the programme. For the period 1960 to 1965 the proportion waiting this same length of time had increased to two-thirds; and for the period 1966 to 1970 fully four-fifths of the women were waiting three or more months before being informed of the outcome of their application.

view of the trend toward lesser stringency in eligibility criteria and in procedures for admission.

Attitudes toward Government Enquiry

The Needs Test: Perceptions of Eligibility Determination

Insufficient resources to ensure family maintenance are among the conditions of eligibility in the Family Benefits programme. As is the case with many programmes of public assistance, the method of assessing financial circumstances is through administration of a needs test to individual applicants. Reduced to its essentials, the needs test has two elements: first, determination of the financial resources, both income and assets, which are available for family support and, second, the acquisition of information necessary to establish the family budget (needs). The initial determination of eligibility and, ultimately, the level of allowance are governed by assessment of the difference between these components as defined by the programme. In addition, the policies and procedures for ascertaining the existence and extent of financial need are usually considered part of the test.⁷

Needs testing, simple in theory, has been found to be complex in practice. Thus, in the case of Family Benefits, there is a highly detailed listing of the components of income and assets which must be investigated in assessing financial resources. At the same time any resources not specifically exempted must be considered in establishing need. The factors which are to be treated as the "needs" of the family are also defined. Most major family costs except those of housing, for which actual expenditures are obtained, are subsumed under a composite budget for ordinary needs which varies according to the number and ages of family members included in the allowance. Hence, in the home interview conducted by the Family Benefits worker with the applicant extended enquiry must be made in a considerable number of areas to establish the existence of financial need.

For Family Benefits mothers the absence of a male head of the family is a major criterion of eligibility. It forms part of the needs test since the question of income support arises where there is a living husband or father of the dependent children. In the case of an absent husband efforts are made to locate him if his whereabouts are known and the wife may be expected to take legal action to enforce the family entitlement to maintenance where this appears feasible. Similarly, an unwed mother

7. George Hoshino, "Simplification of the Means Test and Its Consequences," Social Service Review 41, No. 3 (September 1967): 237-249.

may be expected to "make reasonable efforts to obtain financial support from the father of the child if this is possible."⁸ In neither case are these procedures set out as obligatory conditions of eligibility. Although some enquiry must be made initially by the Family Benefits field worker where there are grounds for believing that financial support should be available, there is a discretionary element in administration so that the actions taken may differ according to the individual case.

These examples emphasize the fact that the needs test consists of administrative procedures as well as eligibility requirements set out by statute and regulations. The substantive power of enquiry is combined with the exercise of administrative discretion as to how and whether certain rules are to be applied to the individual case. This wide ranging scrutiny in the process of determining eligibility has suggested to some students of the needs testing process that such a test "has in the past represented, and still largely represents, a method of determining eligibility based upon a set of rules lacking clear legal definitions."⁹

But the criticism of the needs testing process in social assistance programmes has not been limited to an assault on its quasi-legal status. It has been judged to be administratively cumbersome and costly because of the level of detail required to tailor assistance payments to individual needs and the extent of verification traditionally required. From the perspective of this study, however, the more significant criticisms are those which focus on the alleged effects of needs testing on the individual client. The complexity of enquiry has been criticized along this dimension. The Federal-Provincial Task Force examining the development of public assistance policy in Canada commented:

8. Ontario, Ministry of Community and Social Services, Your Family Benefits Handbook (Toronto, n.d.), p. 5.

9. Michael H. Phillips, "The Impact of the Declaration Procedure upon the Perceptions and Attitudes of Mothers Receiving Aid to Families with Dependent Children" (Columbia University, D.S.W., 1972), p. 4.

... the multiplicity of budgetary requirements and income and assets that have to be considered in determining need and the complexities that enter into their assessment contributes to lack of understanding, confusion and feelings of helplessness on the part of recipients.¹⁰

Needs testing procedures are variously described in the literature as "stigmatizing," "demeaning," "humiliating," and "dehumanizing." To the extent that clients resent the application procedures, so the argument runs, good relations between the client and the agency may be seriously jeopardized so that later efforts to help the client will be negatively perceived. Thus, the Task Force observed:

... the negative feelings created in the client by the eligibility process are likely to extend to otherservices of the agency as well as to the financial assistance program.¹¹

It is interesting that social workers and public administrators have been inclined to assume negative affect on the part of clients whereas studies of actual client reactions have been relatively few and the evidence somewhat conflicting.¹² In this study, in order to provide information about client attitudes to aspects of needs testing which have been frequently decried, four areas of intake enquiry were selected and respondents were asked, first, whether they recalled being asked questions at intake about each area and, secondly, how they felt about such enquiry. The areas were selected to represent two primary concerns of eligibility determination, financial resources and dependency status, as well as a subject of relatively routine enquiry, information about the children, and an area in which welfare administration has been criticized for raising issues which do not pertain to immediate financial need, that of the

10. Federal-Provincial Task Force, Developmental Approach to Public Assistance (Ottawa: 1971), p. 45.

11. Ibid., p. 47.

12. For a review of the literature in the United States concerned with recipients' reactions to means tests, see Phillips, "The Impact of the Declaration Procedure," pp. 27-36.

"personal life" of the applicant.¹³

Table 2-5 summarizes the responses of Family Benefits mothers concerning the four areas of enquiry. Several points are worth noting. The first is that a majority of the women recollect some enquiry in each area. Although the proportion of women reporting that there was an enquiry is roughly 90 per cent or above in three areas, it is substantially less (about one-half of the mothers) in the case of questions perceived to be about personal life.

TABLE 2-5

ATTITUDES OF RESPONDENTS TOWARD QUESTIONS
ASKED IN THE ELIGIBILITY INTERVIEW

	"Were you bothered by questions concerning...?"			
	Money/ Assets	Children	Husband/ Father	Personal Life
	%	%	%	%
Percentage of respondents who say that they were asked some or many questions at intake	94.4	94.4	87.7	51.0
Extent to which R was bothered by questions:				
Very much	12.0	4.6	16.5	21.3
Somewhat	18.9	9.5	20.1	21.3
Not at all	69.1	85.9	63.4	57.4
	(N)	(391)	(391)	(363)
		(211)		

13. To provide confirmation that the selected areas of enquiry corresponded with what mothers recalled from the first interview an open-ended question was used to probe recollections of the type of questions asked. By far the most frequent references were made to enquiry concerned with finances, marital status, and basic demographic information. Mentioned with much less frequency (less than 10 per cent of the total responses) were enquiries concerned, first, with the employment history and work prospects of the respondent and, second, questions relating to the social relationships and life style of the mother. To illustrate responses coded in the latter category: "...she asked me if I drank and smoked."

The questions reported in Table 2-5 were adapted from items used by Joel F. Handler and Ellen Jane Hollingsworth, "How Obnoxious is the 'Obnoxious Means Test'? The Views of AFDC Recipients," Wisconsin Law Review 114, No. 1 (1970): 114-135.

Secondly, although it can be observed that in each of the four areas more than one-half of the mothers say that they were not at all bothered by questions, there are nevertheless substantial differences according to the area of enquiry. For example, few women were concerned about questions relating to their children but about three in ten express some degree of concern about questions relating to money or assets. In the case of questions about the husband or father, the proportion of mothers expressing concern is somewhat higher (36.6 per cent) but not as high as the proportion of women indicating concern over being asked questions which they construe to be about details of their private life (42.6 per cent). Since considerably fewer women recall questions about the latter area, however, it is likely that selectivity factors are operating to some extent to affect the distribution of responses.

Negative perceptions of questions at intake to the Family Benefits programme do not appear to be randomly distributed among women in the study. Studies of client attitudes to areas of eligibility investigation in needs-tested programmes in the United States have indicated that questions in the core area of enquiry (financial resources) do not result in negative affect for many clients.¹⁴ To some extent the data in this study support this research finding. What emerges on closer examination, however, is that there is a relationship between certain personal characteristics of the women and expression of a degree of bother about questions concerning finances. Thus, widowed mothers are much more likely to say that they were very much bothered about financial questions than are women in other dependency statuses (Table 2-6). It is for women in this category that such enquiry is especially pertinent since they are more likely to have assets; and the details of estate settlement are often complex.

There are comparable differences in other areas on the basis of personal characteristics. While very few women say that they were bothered by questions relating to children, women whose last child was born illegitimate are more likely than other mothers to say that they were bothered to some extent by questions concerning their children. The never-married mothers are also most likely to say that they were bothered by questions about the father of their children; and all women whose last child was born illegitimate are more likely than other mothers to say that they were somewhat bothered by questions perceived to be about details of their personal life.

14. Handler and Hollingsworth, "How Obnoxious is the Obnoxious 'Means Test'?", p. 130. See also Phillips, "The Impact of the Declaration Procedure," esp. pp. 97-103.

TABLE 2-6

RESPONDENTS BOTHERED VERY MUCH OR SOME BY THE QUESTIONS
ASKED IN THE ELIGIBILITY INTERVIEW AND DEPENDENCY STATUS

R was bothered very much/some by questions concerning:	Widowed		Deserted and Divorced		Once Married		Never Married	
	%	(N)	%	(N)	%	(N)	%	(N)
Money/assets	42.7	(61)	27.3	(147)	28.9	(97)	33.8	(77)
Children	9.8	(61)	8.4	(143)	21.2	(99)	20.3	(79)
Husband/father of children	39.1	(46)	29.3	(140)	35.9	(92)	50.0	(76)
Personal life	29.6	(27)	33.8	(71)	50.0	(60)	57.2	(49)

These findings are amplified in open-ended responses following the question: "During that interview did the worker ask you questions which you felt weren't any business of the government?" About one-quarter of the women in the study (26.9 per cent) say that they were asked such questions. Subjects considered to be no business of the government are listed in rank order as follows: personal life (44.3 per cent); dependency status and father of children (32.1 per cent); finances and employment (14.2 per cent); and children (4.7 per cent). It is primarily questions which bear upon the intimate details of private life which are negatively perceived by Family Benefits mothers. The type of enquiry which some women believe is inappropriate in the eligibility interview is exemplified in these descriptions of questions:

If I loved his father. How I felt about him.
If I'd marry him.

If I would keep the kid.

If I had heard from my husband, did I know
where he was.

Again, women with certain personal characteristics are somewhat more likely than others to say that they were asked questions at intake which are not the business of the government.

There is a strong association between age and perception of being asked such questions: the younger the woman, the more likely she is to say that she was asked questions which should not

TABLE 2-7

PERCENTAGE OF RESPONDENTS IN THREE AGE GROUPS
WHO SAY THAT IN THE ELIGIBILITY INTERVIEW
THEY WERE ASKED QUESTIONS WHICH ARE NOT
THE GOVERNMENT'S BUSINESS

=====			
	29 Years or Younger	30 - 39 Years	40 Years or Older
	41.8	25.9	17.6
(N)	(110)	(135)	(159)

have been raised (Table 2-7). Interestingly, age-based differences are much more striking in the responses to this question than they are in the responses to the direct question about enquiries into the respondent's personal life during the intake interview. This is not accounted for by the fact that never-married mothers tend to be younger women since the differences on the basis of dependency status, although in the expected direction, are not statistically significant.

Finally, it has been suggested that the attitude of the individual to official enquiry varies with the political culture of the nation in which the citizen resides or, presumably, in which the individual was socialized.¹⁵ Spiro postulates that citizens in Anglo-American cultures are more likely to be critical of the exercise of governmental powers of investigation and to interpret such action as intrusion into private life than are citizens of continental European countries. In this study it is interesting to find that women born in Italy and Greece are less likely than women born in the United Kingdom to indicate that they were asked questions at intake which were not the business of the government; moreover, this is not an age effect since mothers born in these two areas are in comparable age categories. Women born in the United Kingdom are more like native-born Canadians in the sample in this respect.

15. Herbert J. Spiro, "Privacy in Comparative Perspective," in *Privacy*, ed. J. Richard Pennock and John W. Chapman (New York: Atherton Press, 1971), pp. 56-70.

In summary, it may be said that, while at least one-third of Family Benefits mothers in the study believe that they were asked many questions about the major areas of eligibility determination (financial position and dependency status), these are not the areas of enquiry most likely to be bothersome to the applicant.¹⁶ It is when the mother believes that she is being required to discuss matters construed as concerned with her personal life that enquiry is most likely to be negatively perceived. The fact that negative attitudes are expressed by a minority of women in the study is not a measure of acceptance of enquiry in this area. It is, rather, an indication of the lesser importance of this form of investigation in the eligibility interview. What emerges from the data is that, to considerable extent, the salience of the issue to the individual is associated with negative affect. Thus, widows are more likely to say they were bothered to some degree by financial questions; unwed mothers are more likely to be bothered by questions relating to their children and their dependency status than other mothers; younger women are more likely to be bothered by questions about their personal life than are older mothers. In general, mothers in younger age categories are more likely to express negative reactions to questions at intake than are the older women in the study.

Perceptions of Government Rights of Enquiry

The examination of the attitudes of the mothers toward investigation of their individual circumstances during the eligibility interview has revealed that the majority of mothers are not bothered by the questions which they were asked by the field worker. This fact raises the broader question of the extent to which Family Benefits mothers are generally permissive about government exercise of investigatory powers with regard to clients in the programme. In order to explore this dimension, five examples of possible government intervention in the lives of clients were selected and respondents were asked to indicate whether they believed it was all right for the government agency (the Department of Social and Family Services) to initiate these forms of action. A mix of hypothetical and actual situations was chosen. For instance, although departmental staff do not usually investigate the budgetary practices of clients, it was thought that a question designed to elicit opinion on a potentially

16. There is an association, not unexpected, between recollecting having been asked many questions in a specific area and reporting being very much bothered by such questions.

detailed examination of how recipients spend their allowance was appropriate, if only because it is a form of enquiry for which welfare administration has been severely criticized. The responses to this and the other items are provided in Table 2-8.

In four out of five instances a small majority of mothers approve hypothetical action by the government agency. At the same time there is a substantial measure of dissent; and, in the case of a proposed bank enquiry, dissent is somewhat more frequent than concurrence.

TABLE 2-8

PERCENTAGE OF RESPONDENTS EXPRESSING NEGATIVE
ATTITUDES TOWARD CERTAIN FORMS OF ACTION THAT
COULD BE TAKEN BY THE SOCIAL ASSISTANCE AGENCY

"What would you say if the agency wanted to...?"	Not All Right	
	%	(N)
Ask people who are receiving Family Benefits how they spend their money	43.6	(404)
Ask employers how much they are paying mothers on Family Benefits who are working part-time	34.7	(380)
Ask a bank manager how much is in a person's bank account	50.9	(393)
Investigate whether a mother on Family Benefits has a boyfriend living with her	32.3	(384)
Ask a mother who has been deserted to take her husband to court to get financial support	31.4	(379)

NOTE: The proportion of "don't know" and "no answer" responses varies from 2.4 per cent (spending money) to 8.5 per cent (take husband to court). In each case these responses were eliminated before percentages were calculated.

When the responses to each item are combined for each person and the resulting distribution is examined, 16.4 per cent indicate that all government actions are all right and 4.1 per cent indicate that none are acceptable. In the present context an analysis of these extreme responses is of interest because there is no way to know, from the distribution of responses to each item, the extent to which concurring or dissenting opinions are attributable to the same group of women. By creating a composite score out of the responses to all the items, however, it is possible to see that only about one-fifth of the respondents consistently answer in either one or the other direction. What proportion of the one-sixth who concur do so because they really feel that way, or what proportion are simply acquiescing, is, of course, a matter of conjecture.

Despite the fact that these women either approve or disapprove of an action depending, to some extent, on the nature of the proposed action, government is accorded a broad measure of legitimacy in the exercise of powers of enquiry and intervention. Often, such agreement grows out of the belief that, since public funds are the primary source of income support for Family Benefits clients, the government has the right to determine how much should be paid and how the funds are utilized. Thus, respondents say:

No harm. They have the right to know.

Why not? They're paying it to them.

After all, the money shouldn't be spent foolishly. It wouldn't be honest to cheat taxpayers.

This broad view of the legitimacy of government action is the modal category of response (representing one-third or more of women in the sample) explaining reasons for holding permissive views concerning government enquiry into client budgetary practices, investigation of the living arrangements of a Family Benefits mother with her boyfriend, and enquiry from an employer about income. In the case of the government requiring a deserted mother to initiate legal procedures to secure maintenance from her husband, the primary rationale for permissive views is not the legitimacy of government intervention as such but, rather, the responsibility of the husband to support his family and, to lesser extent, the responsibility of the mother to seek this avenue of support before having recourse to the public purse. According to one deserted mother:

I think they have the right though it is humiliating for us. But it is hard on the taxpayer. These chaps should pay for their own kids.

There are minor themes among the responses permissive of government action in the five postulated areas. It has been established in other welfare studies that it is not uncommon for welfare recipients to hold negative views about other recipients. For example, they are inclined to share the view that welfare clients cheat. In this study such negative views are expressed by a relatively small minority of women about other Family Benefits mothers. One in ten women expresses the opinion that the government should be permitted to investigate budgetary practices because some mothers do not utilize the allowance properly. A few responses illustrate the view:

Because I think some people should be asked.

Because a lot of people don't spend this money on the children. Social worker can usually tell.

Some people are drinking. I don't waste my money.

To a lesser extent investigation of a mother's living arrangements with a boyfriend is sanctioned because of suspicions about the behaviour of other mothers.

It has also been found in welfare studies that there tends to be a lack of group identification among welfare recipients. There is a tendency to separate the self ("I") from others ("they") in the programme. Some of this is apparent in the responses of the women in this study; and on occasion there is an expression of the viewpoint of the slightly advantaged mother. This is illustrated by one respondent who owns her own house:

Deserted mothers usually are on welfare.
My taxes go to support that. They give
with one hand to me and take away with the
other.

The existence among welfare recipients of permissive attitudes about government rights of enquiry and intervention has been cited as evidence in support of theories of political and social conservatism and submissiveness toward authority among persons in low-income groups.¹⁷ Yet the concern of clients about "abuse" of the programme is not necessarily irrational.

17. Scott Briar, "Welfare from Below: Recipients' Views of the Public Welfare System," in The Law of the Poor, ed. Jacobus TenBroek (San Francisco, Chandler Publishing Co., 1966), p. 59.

Welfare programmes are an object of recurring attack in a society which discredits the status of the economically dependent. That there is a social stereotype of the lazy, cheating, perhaps immoral welfare client has been amply documented.¹⁸ In such a situation surveillance of some clients may be accepted as the price of lower public visibility for all.

But what of the substantial number of women in the study who think that it is not all right for the government to take one or another of the five specified actions? What are the grounds for their opposition? On the one hand, such responses seem to be based primarily on a separation of the public and private spheres of life. The problem of privacy, often defined by lawyers in terms of civil rights, is one which has special connotations for the dependent poor. In this context Lewis Coser has written perceptively:

Members of nearly all status groups in society can make use of a variety of legitimate mechanisms to shield their behavior from observability by others; society recognizes a right to privacy, that is, the right to conceal parts of his role behavior from public observation. But this right is denied to the poor. At least in principle, facets of his behavior which ordinarily are not public are in their case under public control and are open to scrutiny by social workers or other investigators. In order to be socially recognized as poor a person is obligated to make his private life open to public inspection. The protective veil which is available to other members of society is explicitly denied to them.¹⁹

Comments by Family Benefits mothers to the effect that "That's my business" and "Impossible -- it's supposed to be private" illustrate the belief that some areas are beyond the legitimate concern of government. There is little evidence that Family Benefits mothers are prepared to give the government Ministry or

18. For a recent study see J. R. Feagin, "America's Welfare Stereotypes," Social Science Quarterly 52 (March 1972): 921-933.

19. Lewis Coser, "The Sociology of Poverty," Social Problems 13 (Fall 1965): 145.

its agents, the field workers, a generalized right of enquiry into client biography.

On the other hand, there is difficulty in delimiting the private sphere for the Family Benefits mother conscious of living on an allowance from the public purse. This is apparent in the perplexity of one woman in relation to enquiry about a bank account:

I see this as an invasion of privacy but,
if they are accepting help, it's okay.

It is reflected also in responses, particularly in relation to living arrangements involving a boyfriend, which make enquiry conditional on certain circumstances. Investigation is permissible if the government has reasonable grounds for enquiry, if investigation is conducted in certain ways, if it is limited to financial aspects and does not pry into the social life of the mother or have a moralistic connotation. The significant point is not so much the problem of definition as the existence of privacy as a widely held value among Family Benefits mothers.

Another important aspect of privacy among women in the study is evident in concern about having a government agency reveal to a third party -- a bank manager or an employer, in our examples -- something which the client does not wish divulged, namely, her status as a recipient of social assistance. Disclosure offends what has been described as the norm of selective disclosure, the right of the individual to determine what is known or divulged about herself to others.²⁰ Thus:

I think carrying the stigma of welfare
into every department of your life makes it
all the harder to bear. Why make it known
to the employer?

Family Benefits mothers indicate permissiveness about enquiry most readily when it is conducted directly between the agency and the client. The involvement of other people and the publication of the fact of dependency are areas of sensitivity for some clients. The willingness of the mother to provide the needed information herself is a method of protecting her own privacy.

20. Elizabeth H. Beardsley, "Privacy: Autonomy and Selective Disclosure," in Privacy, ed. Pennock and Chapman, pp. 121-148.

A second theme in negative responses is the perception that government intervention is denigrating and suggests lack of trust in the individual. Moreover, government enquiry further segregates the social assistance client since it makes demands on the person in the role of client which are not expected of others. It was pointed out by a number of respondents, for example, that other people do not have to account for how they spend their pay cheques, so why should they?

Finally, some negative replies are based on the purely pragmatic grounds that the postulated action is either useless or dysfunctional for the client or the system. More than one-quarter of Family Benefits mothers are opposed to having the government ask deserted wives to take legal action against the husband for maintenance on the grounds that it does not succeed in its objective or, to lesser extent, has deleterious consequences for family functioning in certain instances. Such action may preclude the reconciliation of husband and wife, invite retaliation from an irate husband, or permit him to have rights of access to the children. In this case a few mothers suggest that it would be preferable to have the government agency take the initiative in bringing court action against the responsible parent; but in other cases where respondents suggest alternatives to the hypothetical action set out in the question the direction is toward placing the onus of providing information or taking action on the client herself.

To what extent does there appear to be an association between the personal characteristics of the respondent and her perceptions of the right of government enquiry? Does experience with the system, as in the case of the deserted mother, or the probable salience of the issue, as in the case of a woman working part-time, appear to be related to the holding of permissive or non-permissive views about the exercise of government powers in related areas?

It was anticipated on the basis of findings about attitudes toward eligibility determination that the younger women in the study would be less permissive than mothers in older age categories, particularly regarding government action in such areas as investigation of a boyfriend. In general the expectation was sustained: the younger the mother, the greater the probability that her views about government rights of enquiry are not permissive.²¹

21. It is interesting to find that education showed little or no relationship with attitudes toward the exercise of governmental powers of enquiry either in these hypothetical examples or in selected areas of investigation at intake.

Among deserted mothers two-thirds indicate that it is all right if the government asks them to initiate court action against their husbands -- a proportion somewhat less than among divorced women who may have gone through the same procedures but whose hope of reconciliation with the husband has ended. It may be that women in both groups are expressing punitive views toward a husband who has deserted his family responsibilities rather than indicating permissiveness about government action. It is also interesting to find that women holding part-time jobs at the time of interview are somewhat less likely than non-working mothers to think that it is all right for the government to make direct enquiry from employers; but the difference is slight and statistically non-significant. Thus, even those for whom the hypothetical actions by the government are personally relevant express a considerable measure of tacit agreement with the view that the government has the right to intervene in the lives of clients. If the right is generally legitimized on the basis of the financial dependency of the Family Benefits client, it is, by the same token, largely restricted to this area of substantive enquiry.

Client Activism

One point which was not discussed in the previous section dealing with client attitudes is whether permissiveness about the extent of enquiry, either at intake to the programme or as a continuing process, might not be an indication of powerlessness of the client vis-a-vis the system. It is commonplace to assert that entitlement to social assistance is a right within the legislation. The Family Benefits Act makes an allowance mandatory, not discretionary, for persons in need who meet the eligibility requirements. This, however, does not address the question of powerlessness which may be experienced in the relations between client and agency. In the language of social exchange Blau has described the mechanism by which power is established in situations of unilateral dependency:

Imbalances of obligations incurred in social transactions produce differences in power. Unreciprocated, recurrent benefits obligate the recipient to comply with the requests of the supplier and thus give the latter power over the former..... If men have insufficient resources, if no satisfactory alternatives are available to them, if they cannot use coercive force, and if their needs are pressing, a person or group who can supply benefits that meet these needs attains power over them.²²

22. Peter M. Blau, Exchange and Power in Social Life (New York: John Wiley and Sons, Inc., 1967), p. 140.

To be reliant on social assistance for family maintenance is to experience dependency in a direct and unequivocal form. It is of interest, then, to learn how Family Benefits mothers perceive their relations with the responsible governmental agency. Specifically, the concern in this section is with the perceptions which mothers have of their capacity to affect administrative decisions directly concerning them. Several questions may be raised in this regard:

1) To what extent do women in a situation of financial dependency believe that they can take action to influence administrative decisions affecting their interests?

2) What kind of action, if any, do clients believe that they can take to influence the decision process? Some of the relevant considerations here are the actors whom the client considers relevant in the situation and the number of channels which she would try.

3) What belief do Family Benefits mothers have in the efficacy of action to affect administrative outcomes? This cannot be entirely dissociated from experience with the objective reality of the situation, a dimension which we tapped only indirectly. But it also lies in the realm of beliefs about the openness of the administrative process to input from the client, its fairness, and perhaps to broader beliefs about the efficacy of individual action in a political setting.

Forms of Activism

Since the allowance is the primary benefit made available through the Family Benefits programme, we focused on what might be a threatening situation -- the reduction of the allowance due to error by the agency -- and asked Family Benefits mothers what they thought they would do about it.²³ The suggestion of

23. The precise wording of the two relevant questions is as follows: "If you thought your worker had made a mistake which reduced the amount of your monthly cheque, what would you do about it? (If no action suggested) Why wouldn't you do something about it? (If any action suggested) How much do you think that would help? Would you say a great deal, some, or not too much?" "If the Department of Social and Family Services reduced the amount of your monthly cheque and you thought the decision was wrong, what would you do about it? (If no action suggested) Why wouldn't you do something about it? (If any action suggested) Do you think that would help a great deal, some, or not too much?"

hypothetical error in the system was intended to illustrate a situation in which it would be logical for the client to take some action. In this sense it is slanted in an activist direction. If the client indicated she would take any action, a further probe was used to determine what she thought she would do. If no action was indicated, her reasons for not acting were probed. This pattern of questions was followed at two levels of hypothetical error: that of the worker in the field and that by the central office of the Department of Social and Family Services.

The responses of Family Benefits mothers to the queries as to what they thought they would do are outlined in Table 2-9.

TABLE 2-9

KINDS OF ACTION RESPONDENTS WOULD TAKE
IN THE EVENT OF A CHEQUE REDUCING MISTAKE

=====		
What would you do if you thought a mistake affecting the size of your cheque had been made by:	Field Worker	Department of Social and Family Services
	%	%
Contact the field worker	66.6	42.3
Contact the regional Family Benefits office	16.7	26.1
Contact provincial Family Benefits office	6.2	13.0
Contact appeals board	0.9	2.5
Contact my member or other politician	1.6	5.5
Contact the mass media	0.5	0.7
Not do anything	7.6	9.8
	(N) (437) ^a	(437) ^b
Average number of actions per respondent	1.11	1.19

^a The responses of six (6) mothers who answered "don't know" or "no answer" and fourteen (14) mothers who indicated they would take some largely irrelevant action -- e.g., "call my mother," "find out who to call," etc. -- were eliminated.

^b The responses of ten (10) mothers who answered "don't know" or "no answer" and thirty-nine (39) mothers who indicated they would take some largely irrelevant action were eliminated.

Although most mothers express an activist orientation -- that is, would "do something" -- there is a slightly greater disposition not to take action in the case of error by the central office than by the field worker. The difference, however, is very small, 9.8 per cent in the case of Department error as compared to 7.6 per cent in the case of worker error.

Secondly, channels which would be used by the mothers differ somewhat according to the locus of responsibility for the hypothetical error. There is a sense of hierarchical administrative structure in the two sets of answers. That is, where the worker is in error, the preponderant response is to contact the official responsible for the mistake; and this, with appeal to other officials in the system, practically exhausts the channels suggested. In the case of error attributable to the central agency, the worker is still a major source of appeal; but, almost equally, the responses suggest contacting other levels in the administrative hierarchy. But, whereas in-house appeals to administrators are almost the only approaches to attempting to have the rules applied correctly where the worker has erred, there is somewhat more frequent mention of avenues of redress outside the administrative process in instances of hypothetical departmental error.

Among the few references to contacts outside administrative channels, the traditional method of attempting to exercise political influence on administrative processes through contacting elected representatives was mentioned most frequently. In comparison, redress through the formal appeals tribunal recently constituted for Family Benefits and other social assistance clients was mentioned infrequently. It is illustrative of the initial slowness with which institutional reforms become accepted and widely understood that the Board of Review, formally publicized to all clients in the spring of 1969, was scarcely mentioned by women in the study almost two years later although its functions correspond closely with the problems outlined in the survey question.²⁴

The number of channels which mothers would use in seeking to redress error is also significant. In the case of worker error 66.6 per cent of the activist respondents (that is, those who say they would take some action) indicate that they would contact the worker only. Where the central agency is in error,

24. The accelerating use of the appeal procedure is indicated by the fact that the Board of Review processed 504 appeals in its first year of operation 1969-70; 878 appeals in 1970-71; and 1,654 in 1971-72.

42.3 per cent would contact the worker only. Relatively few mothers suggest using multiple avenues of approach to the problem. The proportion suggesting more than one contact is slightly higher in the case of the central agency (19.0 per cent) than of the worker (11.0 per cent). Typically the utilization of several contacts would combine an approach to the worker with additional channels of appeal.

For what reasons do some Family Benefits mothers adopt a passive stance in the potentially stressful situation of having their allowance reduced through system error? Taking action to rectify administrative error requires, at a minimum, some understanding of the rules, information about what to do, and a belief that action will be beneficial. In each case about one-third of non-activist respondents indicate either lack of information about how to proceed or a feeling that nothing can be done. In the case of error by the central agency this particular group of mothers more often mentions that the client is powerless, whereas in the case of worker error the explanation for inactivity tends to be lack of knowledge about what to do.

Efficacy of Action

Most mothers indicate that, in a hypothetical situation directly affecting their interests, they would initiate some action to rectify administrative error. To what extent do women with an activist orientation believe that such action would be efficacious? Women in the study are considerably more optimistic about the outcome of action in remedying problems at the field level than at the centre. Whereas almost one-half of the activist mothers think that action in the case of worker error would help "a great deal," only slightly more than one-third hold the same view about action over error by the central agency. Some difference between the two levels is perhaps not surprising. The worker is usually known to the client and is the nearest link in the system. In contrast, the central agency may seem remote and impersonal. Moreover, there are levels of administrative appeal beyond the worker and administrative channels are the predominant mode for redress of error.²⁵

Do expectations about the successful outcome of action

25. Those who believe that action would be highly efficacious in regard to worker error, however, are also rather more likely to hold similar views about central agency error.

vary according to the channels which the respondent would use?²⁶
To some extent they appear to do so. In the case of error by

TABLE 2-10

PERCEPTION OF EFFICACY OF ACTION R WOULD
TAKE IN CASE OF CHEQUE REDUCING MISTAKE
BY WORKER BY TYPE OF ACTION

R believes action would help	Type of Action		
	Worker Only	Institutional or Non-institutional Only	Worker and Institutional or Non-institutional
	%	%	%
A great deal	53.4	40.3	46.2
Some	40.6	35.5	43.6
Not too much	6.0	24.2	10.3
(N)	(234)	(62)	(39)

NOTE: The number of cases of non-institutional action was too small to examine separately so this category was combined with the institutional actions.

the worker women who would contact the worker only and, to a lesser extent, those who would combine an approach to the worker with other channels are somewhat more optimistic about the efficacy of their action than are the 62 women who would try contacts other than the worker (Table 2-10). Where the central agency is in error, however, the pattern of responses is somewhat different. Access to the worker either alone or in conjunction

26. In order to achieve large enough sample sizes to compute reliable percentages, it was necessary to combine the various kinds of actions listed in Table 2-9 into two types: institutional and non-institutional. The composition of these two categories is as follows: institutional action includes contacting the regional or provincial Family Benefits office; non-institutional action includes contacting the appeals board, an MPP or other politician, and the mass media. The appeals board is included in the non-institutional category because, as an organization, it is independent of the administrative structure of the Department of Social and Family Services.

with other sources is regarded as of about the same level of efficacy as other forms of appeal within the administrative hierarchy (Table 2-11). Among the few mothers (16) who would resort to approaches entirely outside the Family Benefits system the expectation that such action would be efficacious is markedly higher. The number of women in this category, however, is too small to make the percentages very reliable.

TABLE 2-11

PERCEPTION OF EFFICACY OF ACTION R WOULD
TAKE IN CASE OF CHEQUE REDUCING MISTAKE
BY DEPARTMENT OF SOCIAL AND FAMILY SERVICES
BY TYPE OF ACTION

R believes action would help:	Type of Action			
	Worker Only	Institutional Only	Non- institutional Only	Worker and Institutional or Non- institutional
	%	%	%	%
A great deal	39.3	29.9	62.5	37.5
Some	45.5	56.4	31.3	52.1
Not too much	15.2	13.7	6.3	10.4
(N)	(112)	(117)	(16)	(48)

There are some differences, then, both in the channels which Family Benefits mothers would select with different levels of system error and in their belief in the efficacy of particular channels of approach. Neither the education of the mother nor her experience in the system, grossly measured by length of time on Family Benefits, appears to be related to the selection of particular approaches.

Obviously it cannot be presumed that those who say that they would take a particular kind of action in a hypothetical situation would actually do so should that event ever occur. In an attempt to determine whether the mothers have put into practice the actions suggested under hypothetical conditions in relation to the allowance, they were asked whether they had ever experienced changes in the Family Benefits allowance which they did not understand and, if so, whether and how they obtained an explanation for such changes. About one-quarter of the respondents indicate that they have had changes which they did not understand. Of the 116 mothers with such experience, 71.6 per cent say they received an explanation for the change. The remainder claim that no explanation was

received (10.3 per cent) or that it was unsatisfactory (18.1 per cent). In some instances it is apparent from the phrasing of the response that an unsatisfactory explanation is one with which the respondent simply does not agree.

Finally, how did women get an explanation? The responses are illuminating particularly if they are compared to the types of actions women say they would take in the event of a cheque reducing error. Almost one-half mention waiting to get an official letter explaining the change while another one-third say they got an explanation through contact with the field worker. Very few contacted administrative levels other than the worker or resorted to a source outside the Family Benefits system.

In conclusion, it may be said that the activism displayed by Family Benefits mothers vis-a-vis the system is of a relatively low level. For many women in the study the field worker is the first and often the only access to the system in case of problems. It is interesting that, regardless of whether mothers believe that the worker has any authority over the amount of the allowance or not, they are likely to say that they would contact the worker in case of hypothetical system error. This is of course a reasonable approach to administrative problems. What is significant, however, is that mothers who express an activist orientation tend to be pessimistic about the outcome of their suggested actions. Thus, in the case of worker error, which might be considered most easily remediable, only one-half of the mothers who suggest contacting the worker believe that it would help "a great deal." It is of some interest to note that the form of action which reaches a somewhat higher level of presumed efficacy is that which lies completely outside the administrative system; but the number of women who mention this strategy is so small that firm conclusions cannot be drawn.

The Field Worker Relationship

The Family Benefits field worker is a primary link between the client and the social assistance system. At the time of entry to the programme a worker is assigned to the client and the system requires the maintenance of at least routine contacts between worker and client. This includes periodic visits to the home of the Family Benefits mother and the updating of information relating to basic eligibility requirements since needs testing is a continuing process in which the worker plays a major role. Field workers are not usually professionally trained social workers. They may, however, provide some components of social service based on the exigency of the case, the time available, and the incentives of the individual worker.

Some enquiry was made about the nature and extent of the relationship between worker and client, as perceived by the Family Benefits mothers in this study, and the data bearing on these questions are presented in this section.

Client Attitudes toward Turnover of Workers

Most women in the study have had experience in the system in the sense of having had several workers assigned to their case. Over two-thirds of the mothers have had more than one worker since entry to the programme and the average number of workers per client, according to file data, is 2.7. Women were also asked how many workers they had had during the year preceding the interview, and two-thirds of the respondents say that they have had the same worker over the year which indicates some continuity in the relationship.

Does it make a difference to clients whether there is continuity in their personal contact with the system -- that is, whether they have the same worker over time? Among the 136 respondents who report a change from one worker to another during the previous year a majority (58.8 per cent) say that it made no difference.²⁷ Some express negative affect about the turnover of workers to the extent that they say they were bothered "very much" (16.9 per cent) and about the same proportion (19.1 per cent) were bothered "a little." A few (5.2 per cent) say that they liked the change.

Client Contacts with Worker

While the field worker maintains periodic contact with the client, it is of interest to know to what extent and for what reasons the mother herself initiates contact with the worker. For instance, some measure of the incidence of interaction with the worker outside the prescribed home visit may provide insight

27. The question was phrased as follows: "How did you feel about having more than one worker this year? Did it bother you very much, did it bother you just a little, did it make no difference, or did you like having more than one worker?" In his study of welfare mothers in New York City Podell found a somewhat lower proportion of white respondents expressing indifference to the turnover of caseworkers (41.7 per cent). Richard Pomeroy and Harold Yahr in collaboration with Lawrence Podell, Studies in Public Welfare: Effects of Caseworker Turnover on Welfare Clients (New York: The City University of New York, Center for the Study of Urban Problems, n.d.), Table V-14, p. 41.

into the role which the client perceives the worker to perform. Almost three-quarters of the mothers (74.0 per cent) say they initiated contact with the worker during the year, but the overall frequency of contact is not high since more than one-half of the women either did not contact the worker at all or made only one contact in the year preceding the interview. Frequency of contact does not vary significantly according to length of time in the programme, which is scarcely surprising in view of the fact that the most frequent reason for contacting the worker is concerning matters related to eligibility and the Family Benefits allowance.

Extensiveness of contact over routine administrative matters is largely a function of the complexity of the system. Where there are many factors which may affect substantive benefits and administrative processes, the careful client will often find it advantageous to keep the system informed.²⁸ The occasions for this kind of contact in the Family Benefits programme are numerous and these account for about one-third of the reasons cited for initiating contact with the worker.²⁹ In short, the worker provides the Family Benefits client with access to the system.

A second system-related function performed by the worker is that of giving the client information about Family Benefits or dealing with problems which arise in relation to the programme. Illustrative of this aspect of worker function from the perspective of the client are these explanations by respondents:

I wanted advice about how much allowance would be given for rent as opposed to living at home.

If I didn't understand something.
They make a lot of adjustments and I always like to check it out with worker.

28. For instance, there are clear advantages in informing the system where there is a potential increase in benefits but it may also be advantageous in other situations where failure to inform results in an overpayment of the allowance which must then be collected back through the system.

29. Responses such as reporting change of address, making arrangements to have a cheque delivered during absence from town, or reporting the departure of a tenant were coded in this category. It should of course be noted that such contacts may also be the occasion for discussion of other topics of concern to the client.

My cheque never arrived.

Such explanations for contacting the worker are mentioned about half as often as are those concerned with the obverse of providing the system with needful information about the client.

The tangible forms of assistance which the worker can help the client to obtain are centred in, but not limited to, the area of health care. In addition to the basic Family Benefits coverage, certain health benefits may be made available at the option of the municipality and the worker is either a necessary link or, possibly, a helpful adjunct in obtaining such assistance. For example, aid toward the cost of drug prescriptions requires contact with the worker and the worker may also be helpful to the client in obtaining assistance with such health services as eyeglasses and other aids. The municipality may grant aid to Family Benefits clients for a variety of additional purposes. Among those mentioned by women in this study was municipal assistance to acquire household goods, to pay for the costs of moving, or to see them through emergency situations such as the theft of money.

About one-third of the mothers indicate that health benefits were their primary concern in initiating contact with the field worker. When asked whether or not they had obtained some form of assistance through the municipal welfare system in the year prior to the interview, most of the women who made such requests (25.6 per cent of the sample) indicate that they did so in order to obtain health benefits. For many of these transactions the Family Benefits worker was an intermediary although, in some instances, the client approached the welfare authority directly or with the aid of a private social agency or individual.³⁰

Apart from the important role which the worker plays in the intermeshing of benefits from the provincial and municipal systems of social assistance, mothers indicate relatively little expectation of getting tangible benefits through the instrumentality of the Family Benefits worker. To the extent that contacts are initiated for this reason, they appear to be restricted to certain areas where the mother believes that the worker may provide access to specific sources of aid.³¹

30. More than one-third (36.8 per cent) of the women who say they received help through municipal welfare in the previous year indicate that they obtained this aid by themselves.

31. One example is the provision of Christmas boxes through community resources.

Generally, Family Benefits mothers in the study report making relatively few contacts with the worker for the purpose of seeking advice or guidance in what might be perceived as a counselling role for the worker -- e.g., discussion of a marital situation or problems with children. Some contacts were made in the expectation that the worker might provide guidance, possibly practical assistance, in such important concerns as housing. The task of advice-giving overlaps with that of providing information about, and access to, other community services. Nonetheless client-initiated contacts which are aimed at obtaining advice and information not related to specific aspects of Family Benefits rank lowest among self-reported explanations for turning to the worker outside the regularly instituted channels.

What emerges from the data is consistent with the findings of American welfare studies concerning clients' perceptions of the worker relationship. It has been found in this study that questions related to the allowance and basic eligibility account for a sizeable proportion of the contacts which clients initiate with workers -- i.e., matters having to do with the primary function of the programme, income maintenance. The one service area which is mentioned with high frequency is the procurement of health benefits in addition to those routinely provided through Family Benefits. The worker is important to the client in the intermeshing of municipal health and other optional benefits with those of the provincial Family Benefits programme. Thus, from the perspective of the client, the content of the client-worker relationship lies largely in the provision of what have been described as the "sustaining services" of financial benefits and health care.³² It is known that counselling and advisory services which workers may be providing for clients are not necessarily understood or interpreted in this light unless they have been directly requested.³³ The concern here is not with the objective reality of the situation, which cannot be assessed on available data, but with client perceptions of the relationship.

32. Richard Pomeroy et al., Studies in Public Welfare: Effects of Caseworker Turnover on Welfare Clients, p. 46.

33. Genevieve W. Carter, "The Challenge of Accountability -- How We Measure the Outcomes of Our Efforts" Public Welfare 29 (Summer 1971): 267-277.

Given the kind of contacts which the client makes with the worker, it is perhaps not unexpected to find that worker turnover is not bothersome to many Family Benefits mothers. The routines of administrative procedures or even requests for supportive referrals or procurement of resources from municipal and other community agencies evidently do not make serious demands on interpersonal relationships. Family Benefits mothers are familiar with a turnover of workers in the programme; and disruption of the relationship appears to be generally accepted.

However, this is not to suggest that the mothers in the study are indifferent to their worker as an individual. There is a fairly high degree of satisfaction with the current worker. Three-quarters of the respondents evaluate the worker positively; only 66 mothers (16.0 per cent) make some kind of negative comment. When asked to describe the "ideal" worker, more than one-quarter of the mothers use a worker, either in the past or the present, as a bench mark of the ideal; and a few cite the example of workers whom they do not like.

The Ideal Worker

Mothers in the study were asked: "If you had a choice, what kind of Family Benefits worker would you like to have? What would she or he be like?" Their comments are summarized in Table 2-12. Certain themes emerge in the responses and are elaborated in the following section.

Personal Characteristics

Relatively frequent reference is made to the unique personal characteristics of the worker -- viz., sex, age, personal experience, ethnic factors. The general reference point appears to be a desire to match the characteristics of the worker with those of the client along certain dimensions. There is a somewhat greater expression of preference for a female than for a male worker. Where age is cited, it tends to be in the direction of preferring a worker of broadly the same age category as the mother. Particularly among older mothers, the expression of an age preference is sometimes related to the belief that it is desirable that the worker have what appears to the client to be relevant personal experience, whether this is considered to be marriage and children, poverty, or the human experience of having undergone personal troubles. Thus, mothers comment:

I don't think you could have an ideal worker who has not gone through real troubles themselves.

TABLE 2-12

ATTRIBUTES OF THE 'IDEAL' WORKER

"If you had a choice, what kind of a Family Benefits worker would you like to have?"		Per Cent
<u>Personal Characteristics</u>		
Prefer the worker to be of a particular sex		10.9
Prefer the worker to be of a particular age		7.0
Same ethnicity or race or speak my language		5.2
Personal experience--e.g., be or have been married; have experienced poverty or hard times		7.2
<u>Interpersonal Characteristics</u>		
Show empathy and understanding		45.4
Be easy to interact with--e.g., polite, nice, a good talker, tolerant, pleasant, cheerful		70.7
Respect my privacy--e.g., don't ask too many questions		16.6
Show personal interest and concern--e.g., ask about my kids; talk to my children		12.2
Help by providing information and advice		27.5
Respect me as a person; be considerate; egalitarian		23.3
<u>Other</u>		
Someone (un)like my previous worker		30.5
Indifferent--e.g., don't care what the worker is like		3.2
	(N)	(403)
Average number of attributes per respondent		2.60

Someone who knows and understands our problems, maybe has had the same.

Someone in the same situation as me.

Occasional references to language, place of birth, or race are made, particularly by in-migrants to Toronto. The problem of communication with the worker is mentioned by a few women who are not fluent in English.

Empathy and Understanding

The phrase which occurs most frequently in descriptions of the ideal worker is "understanding." Respondents who elaborate on their usage of the word suggest a variety of connotations. There is sometimes the concept of the worker as an empathic personality and the desire for an affective, personalized relationship. There is also an expression of the need for a worker who understands the objective situation rather than the individual personality. This aspect is illustrated in the following comments:

One that understands the situation
of I and the boy and a sick mother.

Have to understand poverty.

To understand your way of living and your
position.

Ease of Interaction

Facets of personality emerge in phrases describing the ideal worker as "friendly," "pleasant," "sociable," "nice." Much emphasis appears to be placed on ease of interaction with the worker. Thus, the mothers frequently say that the ideal worker is one with whom they can communicate easily: "friendly, one that you can talk to," "somebody you can feel free to talk to," "someone I can communicate with."

Some women say that the worker should take time to talk to the client. For these clients the social aspect of the home visit is valued; but there are a few who express a preference for a neutral relationship. Thus:

I would just as soon they would come
and ask the questions necessary and go,
a businesslike visit.

Privacy

The worker who is able to convey to the client a sense of respect for her privacy is desired by some Family Benefits mothers. The ideal worker is one who "does not pry" or "does not snoop around the place."

It has been observed that it is usual in modern society for the exercise of authority by formal organizations to take place in settings other than the home. In the case of the welfare poor, however, contacts with representatives of the assisting agency frequently take place within the home. The effect is to diminish the opportunity of the individual to conceal personal affairs from official observation.³⁴ Concern for privacy has been a consistent theme elaborated by a sizeable number of mothers in this study and it is, therefore, not surprising to see it emerge as a value in relation to the role of the worker.

To some extent also the description of the routine home interview in terms of a social visit may represent an attempt to minimize the superordinate nature of the relationship between the worker and the client. For example, one mother says that the ideal worker would " . . . make you feel like they're visiting, not uncomfortable."

Personal Interest and Concern

Some mothers welcome a worker who expresses personal interest in them and their children. This may be a favourable reference at a relatively casual level to a worker who speaks pleasantly to the children and shows an interest in their welfare -- in some cases routine enquiries are positively evaluated -- but it extends also to the worker who enquires about individual and family problems.

Egalitarianism

Concern is expressed by mothers about the possibility that the worker may treat the client with condescension. This is evident in the use of phrases such as "not superior" or "not snobbish" as descriptive of the ideal worker. Concern over social distance between worker and client appears evident, for instance, in the wish expressed by one mother to have as a worker "someone who's not well-educated."

34. Coser, "Sociology of Poverty," p. 145.

Anxiety is also indicated over the putatively stigmatized status of the welfare client. The ideal worker, in the view of women who voice this concern, is someone who does not treat the Family Benefits mother as a charity case, her status automatically diminished by the receipt of assistance. Thus:

I wouldn't want to be treated as if I was being given a handout.

. . .just to accept the fact that I have to be on Mother's Allowance, not one who looks down on me because I'm asking for help.

. . .minus the feeling they are the ones that are giving the assistance out of their own pockets.

Worker as Helper

Relatively few references are made to the worker in an instrumental role, although importance is attached by some women to having a worker who is capable of providing information and advice when requested to do so. Some respondents perceive the ideal worker in a helping role but the form of help is usually unspecified. Descriptions such as "one who is willing to help" are more common than precise categorization of the helping role as, for instance, in the case of the mother who looks for a worker who would be able to secure substantive benefits for the family -- "someone who could help me find things materially for the home, furniture, et cetera."

Responses suggest that most Family Benefits mothers have relatively low expectations about the field worker role. What emerges from descriptions of the ideal worker is the desire for a pleasant social relationship in which the mother does not feel disadvantaged or uneasy. The qualities of personality and the unique characteristics of the worker which facilitate interaction and ease of communication between worker and Family Benefits recipient are emphasized. The routine home visit as delineated by most respondents has many of the aspects of a social chat, an occasion for conversation about the children and other matters of everyday concern. The worker is sometimes described in a mildly supportive role and is clearly important as a source of information; but expectations that the worker can actively improve the situation of the Family Benefits mother are not high.

Perceptions of the Family Benefits Programme

Women in the study cite as the best feature of the Family Benefits programme the security and regularity of income which it provides for the family (Table 2-13). Almost one-quarter of the respondents describe the advantage of an income maintenance programme in terms of providing an opportunity for the single-parent mother to be at home to care for her children. A few mothers specify the advantage of Family Benefits as an alternative to employment in this situation.

TABLE 2-13

POSITIVE FEATURES OF THE FAMILY BENEFITS PROGRAMME

=====	
"What is the best thing about being on Family Benefits?"	Per Cent
Regular income	52.2
Can stay home and care for my children	24.3
Alternative to working -- e.g., can't make enough working	7.6
Health services -- e.g., can get proper medical and dental care	16.4
Better than municipal welfare	5.9
Nothing good about Family Benefits -- e.g., It's no good, if my kids were older, I would work	6.9
Other reasons -- e.g., can be independent; don't have to depend on a man	7.4
	(N) (408)
Average number of comments per respondent	1.21

The health benefits of the programme are also noted with some frequency: one in 10 mothers cite them first as the best aspect of Family Benefits and overall these benefits are mentioned about one in six times. The fully-subsidized costs of basic hospital, medical, and dental coverage for a mother with children are important benefits which do not accrue to the household in which the female family head is employed full-time in the labour force. These are important costs of employment, particularly for women whose earnings potential is low. The existence of health problems among Family Benefits families may be a relevant factor in considering the importance which women attach to health services. Four in 10 Family Benefits mothers, according to their own assessment, have "not very good" or "poor"

health; and 61.7 per cent report the existence of some form of health problem in the family when their own and their children's health are considered together.

It is significant that income maintenance and health services are perceived as the salient aspects of the programme whether from the perspective of the best or worst features of Family Benefits or in terms of recommendations for programme improvement (Table 2-14). Where mothers specify the purposes for which they see a need for an increased allowance, they mention expenditures for the essentials of food, clothing, and housing but also for other regular or recurring expenses such as the purchase of household goods. There are minor approaches to the budgetary problem such as budget counselling for Family Benefits clients or subsidized stores selling goods secondhand or at below-retail cost. But the suggestion most frequently made in this area is that the allowance be paid twice a month rather than monthly. Occasional references were made throughout the survey to the problems of allocating the allowance over the period of a month.³⁵

In health services the most frequent recommendations focus on broadening the benefits to include the cost of prescribed drugs: the favoured method is the provision of a "drug card" to the client so that drugs can be obtained without the outlay of cash.³⁶ At the time of interview 49.4 per cent of the women in the study report that prescribed medicines or drugs were currently being used by one or more family members and an additional 21.6 per cent of women in the sample indicate that someone in the family had required prescriptions within the four weeks preceding the interview.

To a considerably lesser extent mothers suggest the inclusion of additional health services in the Family Benefits programme.

35. It was found that 26.7 per cent of women in the study report making their main shopping trip for groceries once a month. This may have some relationship with the period covered by the allowance.

36. The current system provides for the Family Benefits client to receive reimbursement, if approved, through the municipal welfare system. Municipal coverage for Family Benefits clients varies according to the policy set by the local municipality.

TABLE 2-14

RECOMMENDATIONS FOR PROGRAMME IMPROVEMENT

If you could, what changes would you make in Family Benefits?"	Per Cent
Increase allowance -- e.g., more money	21.5
Increase allowance -- specifically for food, clothing or rent	19.0
Make provision for the purchase of furniture; subsidy for transportation, recreation and miscellaneous items	14.7
Issue allowances twice a month	12.8
Expand health-related services -- coverage for drugs; additional health benefits	25.0
Expand education and work-related services -- e.g., increase amount of hours can work part-time; increase the earnings exemption for part-time work	19.3
Institute procedural changes -- e.g., less invasion of privacy; not so many changes in field workers	12.8
More publicity and more information, including budget counselling	5.2
Do not change anything	11.7
(N)	(368)
Average number of recommendations per respondent	1.42

NOTE: Thirty (30) women responded "don't know" or "no answer" and sixteen (16) provided other comments which could not be easily categorized. Both groups were excluded.

It is interesting that relatively few suggestions for extended coverage are made in view of the fact that almost one-third of the mothers say that they have experienced problems in getting forms of health care not covered by the Family Benefits programme. (These lie primarily in the field of dental services for the mother, special dental services for children not provided through the provincial programme, and family optical services. As was indicated earlier the municipal welfare system may provide coverage for the individual case but such grants are not mandatory.) This suggests, then, the current priority which mothers attach to coverage for prescribed drugs, a common and recurring form of outlay for which cash may not always be available. It indicates also that once basic needs are covered in as important an area as health, ancillary needs, which may have been overlooked in the past, emerge as important demands.

Another area in which changes are recommended is employment; but the recommendations lie in divergent directions. The first set of responses looks toward women becoming full-time members of the work force through provision of opportunity for upgrading educational or vocational skills or through supplementing the full-time wage of the Family Benefits mother. Others are concerned with the part-time work provisions of the programme with suggestions for liberalized provisions focused on exemption levels rather than the hours of part-time work permitted.

In sum, the thrust of the suggestions is for the expansion of substantive benefits through the programme. There is relatively little criticism of programme administration and it is notable, for instance, that complaints about extensive amounts of "red tape" are largely absent from the responses. Only in the area of health services, where two levels of government may be involved and where certain benefits are determined on the merits of the individual case, are references made to delays and inefficiencies from the client perspective.

The Stigma of Welfare Dependency

Recipients of social assistance have not generally been held in high public esteem and it might be anticipated that attitudes of disesteem would be internalized by recipients themselves. On the other hand, it has become popular to suggest that there is acceptance of welfare as a way of life by an increasing number of recipients and it may be thought, therefore, that the self-image of the recipient is not greatly affected by receipt of assistance from the public purse. The data of this study suggest that some Family Benefits mothers perceive themselves stigmatized in their relations with members of the larger

community. Thus, one in ten women say specifically that the worst aspect of being on Family Benefits is the attitude of others toward the recipient of social assistance. Respondents' perceptions of the attitudes of significant others to the social assistance family in a series of everyday situations are outlined in Table 2-15.³⁷

TABLE 2-15

PERCENTAGE OF MOTHERS INDICATING
DISESTEEM IN RESPONSE TO WELFARE STIGMA ITEMS

Item	Per Cent ^a	(N) ^b
If you wanted to buy a refrigerator on time, do you think the store would be more willing to sell it to you if they knew you were on Family Benefits, less willing, or would it not make any difference?	87.8	(377)
If you wanted to rent a house or apartment, do you think the landlord would be less willing to rent it to you if you were on Family Benefits, more willing, or would it not make any difference?	49.7	(374)
Do you think the dentist treats you better, worse, or just the same as other people if he knows you're on Family Benefits?	13.6	(383)
Do you think most of your neighbours think less or more of you if you're on Family Benefits, or doesn't it make any difference?	27.3	(381)
Would you say most teachers think less or more of your children if they know they're on Family Benefits, or doesn't it make any difference?	10.5	(304) ^c

^a Percentages reported in the table are for the unfavourable replies by respondents to a specific question--e.g., the landlord would be "less willing" to rent to the Family Benefits recipient.

^b "Don't know" and "no answer" responses have been eliminated.

^c In addition to the "don't know" and "no answer" responses to this question, 76 mothers said that they had no children in school.

37. The questions were adapted from a series of welfare stigma items utilized by Leonard H. Goodman, Welfare Policy and Its Consequences for the Recipient Population: A Study of the AFDC Program (Washington: U.S. Government Printing Office, 1969).

Mothers regard themselves as stigmatized in their relations with others in varying degrees according to the specific social context. To some extent, then, women who report that the worst aspect of being on Family Benefits is to be held in disesteem or treated in derogatory fashion are expressing spontaneously a view which is held by other mothers as well.

In short, more than one-quarter of the mothers in the study describe the worst feature of being on Family Benefits in terms of the attitudes held by themselves or others toward the fact of dependency.³⁸ Illustrating their own feelings about dependency are these comments by respondents:

Your pride is hurt if you don't like
accepting charity.

Always to depend on someone to help you.

When you have been on it a little while, you
seem to lose the drive to go out and face
the world.

Negative reactions to dependency are expressed not only in comments on the less desirable aspects of being a Family Benefits client but also, in retrospect, to feelings about applying for social assistance. For example, all the women in the study, of whom nine in ten mothers have received welfare from the local municipality, were asked how they felt about applying for social assistance. Their responses are outlined in Table 2-16. What emerges from the data is that almost one-third of the women in the sample reject the factual basis of the question "How did you feel when you applied for Family Benefits?" by saying that they did not apply for the programme but were "put on" through the intervention of the municipal welfare department or other agency.³⁹ To some extent this interpretation, which in itself may have important attitudinal dimensions, vitiates further

38. A few comments are included in the category of negative attitudes to dependency which may be more descriptive of a feeling of relative deprivation than of negative affect about welfare dependency as such -- e.g., "You resent other people. Children want things others have."

39. This conforms with responses to a question as to how women in the study learned about the existence of the Family Benefits programme. Their information sources are as follows:

	<u>Per Cent</u>
Municipal welfare	69.3
Individual (e.g., friend, relative)	14.5
Social agency/professional (e.g., doctor)	9.7
Media/general knowledge	3.6
Other ways	2.9
(N)	(414)

TABLE 2-16

ATTITUDES TOWARD APPLICATION FOR
FAMILY BENEFITS AND MUNICIPAL WELFARE

"How did you feel about applying for:"	Family	Municipal
	Benefits	Welfare
	%	%
Negative feelings about simply having to apply--e.g., degrading, embarrassed, humiliated, felt awful, etc.	11.4	48.9
Negative feelings engendered by application procedures or attitudes of officials	1.5	14.2
Ambivalent--e.g., "I was scared, but it was not as bad as I expected."	4.1	7.5
Acceptable because of circumstances--e.g., it was all right; didn't mind at all;; had no choice	21.4	24.6
Positive feelings--e.g., grateful; happy to get help when needed it	9.2	3.2
Did not apply--e.g., it came through welfare; Veterans' Affairs applied for me	31.8	1.6
Didn't mind because it is better than welfare	17.0	-
Other perspectives--e.g., welfare is better than Family Benefits -- you get two cheques a month	3.6	-
(N)	(412)	(374)

NOTE: There were 2 "don't know" or "no answer" responses to each question which were eliminated.

comparisons between the mothers' attitudes to applying for income maintenance through the municipal and provincial systems. Nevertheless, it may be observed that negative affect is greater in the case of applying for municipal welfare than it is for Family Benefits. Almost two out of every three mothers who had applied for municipal welfare recollect some degree of negative reaction to application, whereas only 12.9 per cent of the mothers remember feeling that way when they applied for Family Benefits.

The welfare application is the first direct personal realization of dependency for most mothers; and it is perceived as a relatively punitive and unpleasant process for one in seven applicant mothers. That is, some aspect of the behaviour of officials at intake or the context in which application takes place is mentioned by respondents. Illustrative of comments in this category are the following:

I had a hard time. I didn't speak English, only French. They told me to go back to Quebec City. I felt pretty cheap. I was very scared.

Terrible. The man in _____ was very rude. He said they would give me a cheque for one month and I'd have to find a job.

Some women (17.0 per cent of the sample) make the point succinctly by stating that applying for Family Benefits was better than applying for welfare; and they indicate a variety of reasons including application procedures, security of income, substantive benefits, even the designation of the programme as Family Benefits -- a title considered to have a less pejorative connotation than "welfare."

The existence of negative attitudes about dependency appears to be a relatively common experience among Family Benefits mothers. To this extent they seem to share what is considered to be a major value in our culture, the belief that poverty and financial dependency are indicative of failure in an achieving society. There is, nevertheless, a tendency to discriminate between programmes of social assistance. The Family Benefits mothers in this study tend to use their experience in the municipal welfare system as a bench mark by which to evaluate the provincial system, frequently, but by no means always, to the advantage of the latter.

Summary

The Family Benefits mothers in this study are drawn from a broad cross-section of social classes. The parents of three in ten mothers were in blue-collar employment and another two in ten in agriculture and primary industry. Their parents' occupations differ from that of the Canadian population generally in the 1950's in that white-collar occupations are underrepresented and personal service occupations are overrepresented.

Of the mothers who were raised by both parents, about one-quarter report that their parents received welfare at some time. Women reared by their mother only are more than twice as likely as those reared by two parents to report that their parent received welfare.

About one-half of those reared in intact families report having had a hard time financially whereas of those from mother-led families nearly nine in ten say they experienced financial hardship in their youth. Two-thirds of the ever-married women also experienced financial problems during marriage. One-third of the ever-married mothers report receiving social assistance while with their husbands. Nearly nine in ten mothers in the study were receiving municipal welfare assistance at the time they applied for Family Benefits. The majority have received Family Benefits for four years or less.

With regard to their feelings about the government's right to enquire about their eligibility for Family Benefits, more than one-half of the mothers say they were not bothered at all by questions asked but there are differences of opinion according to the area of enquiry. Few women report concern about questions having to do with their children but more were bothered by questions which they construed to be about details of their private life. Some of the differences in attitude are related to the personal characteristics of the women, i.e., their marital status, age and place of birth.

Family Benefits mothers indicate a permissive attitude toward government enquiry most readily when it is conducted directly between the agency and the client. Investigation is permissible if the government has reasonable grounds for enquiry, if investigation is conducted in ways that respect the dignity of the mother, if it is limited to financial aspects and does not pry into the social life of the mother or have a moralistic connotation.

The activism displayed by these mothers toward the Family Benefits system is of a relatively low level. The field worker is considered to be the major means of access to the system in case of problems with the amount of assistance received. Most mothers say they would contact the field worker in case of error. However, they tend to be pessimistic about the outcome of their action. Few mothers suggest they would seek the help of agents outside the Family Benefits system.

Although most of the mothers have had more than one worker since initial receipt of assistance, they do not express concern about the turnover of workers. The women describe the ideal field worker as one who shows understanding and personal concern, is friendly and easy to talk to, respects the privacy of the recipient and treats the recipient as an equal. They do not perceive the worker in a helping role other than in facilitating their relationships with the system or in intermeshing the benefits from provincial and municipal systems of social assistance.

The mothers cite as the best features of the Family Benefits programme the security and regularity of income for the family and the health services provided. They suggest that allowances should be increased and issued twice a month instead of monthly. They would like additional allowances for furniture and transportation and coverage for drugs. They cite as the worst feature of the programme the attitudes held by themselves and others toward their dependency on government assistance. Many mothers feel stigmatized in their social relations. They perceive their first application for municipal welfare as an unpleasant process but hold less negative feelings about their application for Family Benefits, a form of assistance which they find more acceptable.

CHAPTER III

FAMILY BENEFITS MOTHERS AND EMPLOYMENT

Introduction

Women in receipt of Family Benefits are, according to the conditions of eligibility, not full-time members of the labour force. As mothers with children, they fall within a broad category of potential participants who have been showing a growing propensity to enter the labour market during recent years. In Canada, 21 per cent of mothers with children under fourteen years were reported to be working in 1967; in the province of Ontario, the proportion was as high as 25 per cent.¹ Studies indicate that the striking increase in female labour market activity since 1950 has been due primarily to the increasing participation of married women. Between 1951 and 1961 there was little change in the labour market activity of widows and divorcees or of never-married women.²

Participation full-time in the labour force is typically a discontinuous process for women who have child-rearing responsibilities. A common pattern is for women to work full-time after completing school, stop work at marriage or, more probably, upon the birth of the first child and re-enter the labour force once major child-rearing responsibilities have been completed. Married women and women with children have considerable discretion regarding work outside the home. Social attitudes toward the female roles of wife and mother long encouraged, and still continue to sanction, the choice of remaining outside the labour force.

Programmes of social assistance have provided an institutional means of financial support for the one-parent family headed by a woman. As "mothers' allowances" programmes have broadened and eligibility requirements have become less restrictive, developments which are particularly marked since the enactment of the Canada Assistance Plan in 1966, impoverished women with dependent children have usually had the option of social assistance when they are not able, or do not choose, to work. In Canada in 1967, of all families with female heads 23 per cent depended on

1. Canada, Department of Labour, Women's Bureau, Working Mothers and Their Child-care Arrangements (Ottawa: Queen's Printer, 1970), p. 5.

2. Sylvia Ostry, The Female Worker (Ottawa: Dominion Bureau of Statistics, 1968), p. 6.

government assistance as their major source of income.³ In the same year 32 per cent of female heads of families (exclusive of those 65 years or older) were outside the labour force as compared with 4 per cent of male heads of families.⁴

This study is focused on women who have in common the absence of a husband and the presence of dependent children. Most of them are in age groups which do not preclude the possibility of full-time employment although there are undoubtedly wide variations in the potential employability of Family Benefits mothers. There is also the option of part-time employment while remaining a Family Benefits recipient.

This chapter explores the work histories of women in the study and their utilization of the part-time work provisions of the Family Benefits programme. Certain variables have been found to be related to female labour force participation: among them are age, education, number and ages of children, marital status and selected attitudes.⁵ The survey data enabled us to examine some of these variables in relation to part-time work experience and, where relevant, in retrospect to full-time employment history. The second concern of the chapter is with knowledge of and attitudes toward the part-time work regulations in the Family Benefits programme.⁶

Employment History

Labour Force Participation

In Canada it appears that a larger proportion of each successive generation of women has entered the labour force. The effect of this is cumulative since a group which participates more in the early years of adult life can be expected to participate more at every subsequent age.⁷ Most

3. Canada, Royal Commission on the Status of Women in Canada, Report (Ottawa: Information Canada, 1970), p. 322.

4. Canada, Dominion Bureau of Statistics, Statistics on Low Income in Canada, 1967, Cat. no. 13-536 Occ. (Ottawa: Information Canada, 1971), p. 12.

5. Among the most comprehensive recent studies in the United States are William G. Bowen and T. Aldrich Finegan, The Economics of Labour Force Participation (Princeton, N.J.: Princeton University Press, 1969) and Glen G. Cain, Married Women in the Labour Force (Chicago: University of Chicago Press, 1966).

In Canada the Dominion Bureau of Statistics, Ottawa has published a series of Special Labour Force studies a number of which deal with selected aspects of female labour force participation in Canada. Reference is made individually to these studies throughout this report.

6. The regulations are outlined infra, p.

7. Ostry, The Female Worker in Canada, p. 9.

Family Benefits mothers (88 per cent) have had some full-time work experience that typically began before marriage. Of 292 ever-married women with some experience in the labour force, 90 per cent have worked prior to their first marriage. Of this group 70 per cent have worked full-time at some time afterwards; and some without work experience before marriage report working at a later stage.

The probability of labour force participation at an early age may be considered to be partially dependent on age at marriage. For Family Benefits mothers the average age at first marriage (20.6 years) is markedly below the national average even in recent years. Contrary to expectation, no statistically significant relationship was found between age at first marriage and prior full-time work experience. It was found, however, that among younger mothers (29 years and under) those married as teen-agers are less likely to have worked before marriage than are women who married at 20 years and beyond. In addition to age at marriage, studies have indicated that the birth of children is a significant factor in causing women to withdraw from the labour force. When the entire group of mothers claiming some full-time work experience is considered, approximately 58 per cent have worked since the birth of children. Average age at first pregnancy (20.9 years for all mothers in the sample) is, like age of marriage, relatively low; some mothers have experienced only a very brief attachment to the labour force. This lack of experience in turn is likely to affect their employment opportunities at a later stage.

Students of the labour force behaviour of women have also suggested that early pregnancy and early marriage are themselves indicators of a lesser "taste" for market work.⁸ Clearly they are likely to be disadvantageous in terms of education and work experience. On the other hand, there has been a trend toward the earlier completion of child-bearing; and this has been a major factor in explaining the familiar "second peak" of female participation in the labour force in the over-35 age group. Age at last pregnancy is therefore of some interest in relation to labour market participation, particularly among older women. Older Family Benefits mothers in this study tend to report having had their last pregnancies at relatively advanced age levels. Of women aged 41 to 45 years 51 per cent report their last pregnancy at the age of 33 or beyond; of those aged 46 to 50 years the proportion is 79 per cent; and among those aged 51 years and over it reaches 97 per cent. Thus, many older mothers in the study have had the

8. Bowen and Finegan, Economics of Labor Force Participation, esp. Chapters 5 and 8.

care of young children into their late thirties and forties. This is likely to reduce the probability of such women participating in the labour force in their mature years.

In recent years labour force participation rates in Ontario for girls between 15 and 19 years have declined slightly reflecting a trend toward longer schooling.⁹ Among Family Benefits mothers higher education does not tend to be the occasion for remaining out of the labour force. The median level of schooling attained by mothers in this study is 9.2 years; and there is no marked improvement in educational attainment at younger age levels. Although there is a slight trend for the youngest mothers to be somewhat better educated than the oldest mothers, the relationship between age and educational level is not statistically significant.

It might be anticipated that full-time work experience would show a relationship with place of birth. Supplementary Table 3-A illustrates that, with the exception of women born in the Atlantic provinces, native-born Canadians are more likely to have some employment experience than immigrants. Among the latter, those born in the United Kingdom confirm most closely to the general Canadian pattern while those born in Italy and Greece diverge most. About one-third of the latter report that they have never worked full-time.

Finally, American studies have found that there are differences in labour force participation rates according to the marital status of women. There is not only the broad distinction between the work patterns of the ever-married and the never-married; one major American study found differences between the separated or divorced, the widowed, and those with husband absent in that rank order of participation.¹⁰ In Canada:

The profiles...for widowed or divorced females show a general participation rate closer to single than to married females, but a shape that is similar to that of married females, suggesting the impact of child care.¹¹

When labour force experience is encompassed in a single

9. Katherine Eastham, Working Women in Ontario (Toronto: Ontario Department of Labour, Women's Bureau, n.d.), p. 3.

10. Bowen and Finegan, Economics of Labor Force Participation, p. 244.

11. Allingham, Women Who Work: Part I, p. 17.

global question on ever having worked full-time, it is perhaps surprising to find that some differences do emerge on the basis of dependency status. Supplementary Table 3-B indicates that the women who are least likely to have any full-time work experience are the widowed; the never-married mothers are just slightly less likely to have worked full-time than average. For the latter group one factor is age. They tend to be young; and almost one-half have not worked full-time since the birth of their first child. The number of Greek and Italian-born among the widowed may partially account for the lesser labour force participation of this group. It may be speculated also that widows have experienced fewer financial pressures than other mothers in the study.¹²

Occupation

At what occupational levels have the 9 in 10 Family Benefits mothers with full-time work experience been employed? Table 3-1 outlines the most recent work experience of mothers in the study and compares this with the occupations reported by women in the labour force in 1961.¹³ The data suggest that very few Family Benefits mothers have held jobs at the upper levels of the occupational hierarchy -- that is, managerial, professional, and technical positions. A high proportion of women -- one-third of all mothers with full-time work experience -- report employment in blue-collar jobs which was characteristic of only 13 per cent of total female employment in Canada in 1961. In fact, census data demonstrate that there was a decisive shift away from blue-collar occupations for women in the decade after 1951.¹⁴ The proportion of Family Benefits mothers with experience as labourers and factory operatives is comparable to that of men in the labour force, 35 per cent of whom were working in blue-collar jobs in 1961. About one-quarter of the mothers in factory employment say that they have been members of labour unions.

12. This is based partially on a scanning of Family Benefits files. It is also hypothesized by Bowen and Finegan in explaining current female labour participation rates according to marital status. See Economics of Labor Force Participation, p. 249.

13. The 1961 census data are employed for broad comparative purposes. A strict comparison is not possible since the responses of the mothers cover a number of years whereas census data relate to a specific period.

14. Sylvia Ostry, The Occupational Composition of the Canada Labour Force (Ottawa: Dominion Bureau of Statistics, 1967), p. 17.

TABLE 3-1

FEMALE LABOUR FORCE IN CANADA, 1961,
AND LAST FULL-TIME OCCUPATION
REPORTED BY MOTHERS, BY OCCUPATION DIVISION

=====

Occupation Division	1961 Census	Family Benefits Mothers
	%	%
Managerial	3.3	-
Professional and Technical	15.4	2.5
Clerical	28.8	26.8
Sales	8.4	7.6
Craftsmen, Production Process and Related Workers	11.6	33.3
Labourers	1.2	-
Primary Occupations	4.3	-
Transportation and Communication	2.2	3.6
Service and Recreation	22.4	24.3
Not Stated	2.4	-
Unclassifiable	-	1.9
(N)	(1,763,862)	(366)

SOURCE: Sylvia Ostry, The Occupational Composition of the Canadian Labour Force (Ottawa: Dominion Bureau of Statistics, 1967), Table 5, pp. 56-73.

Within the major occupational groups Family Benefits mothers are concentrated in certain areas on the basis of last job held. The largest single occupation reported by Family Benefits mothers is that of stenographers and typists, which was the leading female occupation in 1961.¹⁵ The traditional service functions are well represented with waitresses as the second largest occupational category and cleaners and kitchen help, dry cleaners and launderers, hairdressers and cosmeticians appearing in the list. Nursing aides and assistants, rather than registered nurses, represent this strongly female occupation. In the factory occupations there is a clustering in the semi-skilled clothing and textile industries, in food processing, and in light manufacturing industries such as electrical products. The white-collar occupations are almost equally represented by sales clerks and cashiers or bookkeepers in addition to women with typing skills.

15. Ibid., Table 7, p. 76.

For most mothers the last full-time job was also the highest paid. This includes responses from women who may have held only one full-time job since the study did not enquire about the number, or sequence, of jobs. One-fifth of the mothers with work experience have held positions paying more than the most recent one and the higher-paying jobs appear most often in clerical or factory operations.

It might be anticipated that there would be a relationship between type of work and age of women in the study: younger women might be somewhat less likely to have been employed as factory operatives since job opportunities for women are expanding in the white-collar and service sectors rather than in manufacturing activities. The data do not support this hypothesis: mothers under twenty-five years of age with full-time work experience are as likely to have worked in blue-collar jobs as are older mothers. Since responses to the "last job" question cover a considerable time span, this suggests that no marked change has taken place in the jobs which these lower-income women are able to find.

Education affects the labour force participation of women in various ways. For instance, women with higher education are more likely to work and to display a stronger attachment to the labour force. The median level of educational attainment of women in this study is somewhat less than that reported for all women in the labour force in 1961 -- 9.2 years as compared to 10.1 years.¹⁶ Four in 10 mothers in the study have elementary schooling only while less than one in six can be considered to have completed secondary school. A very few mothers (7 per cent) report having had some type of vocational training.

In terms of the relationship between level of education and occupation, it was found that differences observed in the female labour force generally hold for the last reported employment of Family Benefits mothers (Supplementary Table 3-C). Women in blue-collar employment tend to be drawn from the ranks of those with elementary education. Those in service occupations divide almost evenly between the elementary and secondary levels and the white-collar occupations have a heavy preponderance of women with secondary education. Of twenty-seven women with some type of vocational training, ten were last employed in clerical positions; four were in other white-collar jobs; six were in personal service occupations; and four have held blue-collar jobs. A finding which deserves special consideration is that women at all levels of schooling have participated in service and recreation occupations in roughly the same proportions despite the fact that all of these occupations were at relatively low skill levels. Almost half of the service occupations might be

16. Ibid., Table 13, pp. 86-87.

regarded as extensions of the traditional housekeeping role of women -- helping in kitchens, cleaning in households and institutions, working in laundry and dry-cleaning establishments -- and most of the rest were waitresses.

Length of Time Since Employment

It is of interest to know how long Family Benefits mothers have been out of the labour force. It is thought that the longer the break, the greater the difficulty in going back to work as skills become obsolescent and familiarity with work patterns fades. Almost one-third (30 per cent) of women who have had full-time work experience left the labour force in the decade of the 1950's or earlier. Obviously, this is age-related since it is younger mothers who have worked most recently. Thus, older mothers who, as their children mature, are freed from child-rearing responsibilities and may find it easier to consider working full-time are often in the position of having grown rusty in terms of the skills and knowledge required for the working world.

Experience of Previously Employed Mothers with Day-Care Arrangements

Mothers in full-time employment after the birth of the first child were asked about the arrangements which they had made for child-care while they worked. Table 3-2 illustrates the reported forms of child-care.¹⁷

Slightly more out-of-home than in-home arrangements (55 per cent and 45 per cent respectively) are mentioned. The most frequent child-care agents in out-of-home care are non-related individuals. This composite category includes persons variously identified as friend, neighbour, baby-sitter, or landlady. More than two-fifths of all out-of-home arrangements are with such individuals.

Care by relatives is the most frequent type of arrangement cited, accounting for 43 per cent of the total. It is particularly important in the case of in-home care (61 per cent). One relative, the grandmother, is especially significant as a child-care agent. In a few cases the father looked after

17. Responses do not relate to one point in time and are dependent upon recall over various periods of years. It is probable that women with multiple child-care arrangements were selective in recall. Responses should therefore be treated as a partial rather than comprehensive account of the arrangements made by working mothers.

TABLE 3-2

CHILD CARE ARRANGEMENTS OF 209 MOTHERS
WHO HAVE WORKED FULL-TIME SINCE BIRTH OF FIRST CHILD

TOTAL ARRANGEMENTS

Type	%
Father	5.5
Grandmother	28.1
Other relative	9.1
Non-relative	39.9
Nursery school, or day-care centre	9.1
Children living out ^a	1.6
Mother-at-work	4.3
Other ^c	2.4
Average number of arrangements per respondent	1.21
	(N) (253)

IN-HOME ARRANGEMENTS

OUT-OF-HOME ARRANGEMENTS

Type	%	Type	%
Father	12.3	Grandmother	20.9
Grandmother	36.8	Other relative	6.5
Other relative	12.3	Non-relative	43.9
Non-relative	35.1	Nursery school or day-care centre	16.5
Mother-at-work	1.8	Children living out ^a	7.9
Other	1.8	Mother-at-work	1.4
	(N) (114)	Other ^b	2.9
			(N) (139)

^a Includes children boarding--e.g., in care of Children's Aid Society or foster home.

^b Includes three (3) cases of mothers working while children were in school.

children while the mother worked, a form of care which has been found in one American and one Canadian study of the child-care arrangements of working mothers to be the most frequent category of in-home care. Ruderman found a relationship between paternal care and family socioeconomic status: among white families care by the father declined somewhat with higher socioeconomic status.¹⁸ A study by the Canada Department of Labour suggests a similar tendency. It was found that, where the mother's annual earnings were under \$3,000, fathers were more likely than average to be providing care. For all earnings classes, 22 per cent of children were in their father's care.¹⁹ This important family source of child-care assistance for the lower-income working mother is not available to the single-parent Family Benefits families of this study.

Utilization of group day-care facilities is reported in 9 per cent of all arrangements (Table 3-2). This would appear to be above-average use of group facilities; it may reflect the fact that such facilities are particularly accessible to low-income mothers in metropolitan Toronto which has municipal and other day-care centres where costs to the working mother may be reduced or eliminated on the basis of financial need. Such facilities provide a special service to the female-headed single-parent family.²⁰

In terms of recollected satisfaction with one or more arrangements for the care of their children, three-quarters of respondent mothers report that they were "very satisfied" or "satisfied." The proportion differs slightly between in-home and out-of-home arrangements: 79 per cent of in-home care is considered to have been satisfactory as compared with 71 per cent of out-of-home care. In terms of the individual or agency providing care, there is greater likelihood of women reporting

18. Florence A. Ruderman, Child Care and Working Mothers (New York: Child Welfare League of America, Inc., 1968), Table 51, p. 219.

19. Canada, Department of Labour, Working Mothers and Their Child-care Arrangements, Table 28, p. 46.

20. In Canada, 1 per cent of the children of working mothers are cared for in day nurseries or nursery schools. The Department of Labour study notes: "Care in day nurseries and nursery schools is about the same for children in high-income and low-income families (2%), and there is little difference in use of this arrangement among the other income classes." *Ibid.*, p. 16.

dissatisfaction with care by non-related individuals, whether in-home or not, than there is with any other type. It is significant that the most frequent form of out-of-home care, that provided by non-related individuals, receives the lowest rating. Scarcely more than one-half of the mothers using this type of arrangement report satisfaction with it. Generally, the most frequently cited reasons for dissatisfaction are inadequate physical care and insufficient attention to the child in care.

Attitudes toward Working Mothers

Labour force studies have tended to be ambivalent about the importance of attitudes or tastes as work motivational factors. For most single women as for men attitudes can be largely disregarded because choice is restricted. But for the married woman, and particularly for the mother with young children, the options appear wider. Hence, individual attitudes, as well as personal characteristics and labour market conditions, have been of interest to investigators as possible determinants in the decision to work outside the home. But there are unresolved problems in analyzing subjective factors.²¹ Economists, uneasy with variables as problematic in measurement as attitudes and uncertain about the nature of the relationship between attitudes and actual labour force behaviour, have sometimes resorted to indirect approaches. One way is to treat certain quantifiable variables as indicators of individual preferences. Thus Bowen and Finegan, discussing the attitudes of women toward market work, decide to:

view education as both a proxy for "pure" preferences for market work and as one factor which influences tastes for participation in the labor market.²²

It has also been hypothesized that cultural values are ultimately translated into economic reality.

Today's social norms concerning propriety of work depend, in part, on yesterday's (and today's) economic incentives. For example, the traditional social attitude favoring male labour force participation over female is surely attributable in large measure to the male's comparative advantage in the market as opposed to the home.²³

21. For a discussion from an economist's perspective of the analytical problems involved in assessing the importance of attitudes toward work and of changing tastes for market work over time, see Glen G. Cain, Married Women in the Labor Force, pp. 40-43 and Appendix C, pp. 131-133.

22. Bowen and Finegan, Economics of Labor Force Participation, p.22.

23. Ibid., p. 23.

Moreover, community norms concerning mothers spending time outside the home, whether working or not, may have economic effects. For example, the availability of child-care centres is an expression of such attitudes which may facilitate the decision to work.

Some labour force studies have ventured into the area of attitudinal measures concerned with employment.²⁴ They have reported the presence of some consistent relationships between attitudes and labour force behaviour, although the direction of causation is by no means clear.²⁵ Thus, an American study of female labour force participation reports an interaction between family status and permissive attitudes toward working mothers. Women who had young children and who also held permissive views about employment were more likely to be in the labour force than similarly situated women who were ambivalent or opposed.²⁶

Since perceptions of the appropriate role of mothers in relation to child care may be related to work choices, it seemed useful to explore the attitudes of women in this study toward working mothers. First, it was considered that women may not hold an overall attitude toward the appropriateness of women fulfilling dual roles as mother and worker in the market but that attitudes may be conditional on a) the ages of children in question; and b) the child-care arrangement which serves as an alternative to care by the mother. It has been demonstrated in labour force studies that the presence of pre-school children is more likely to inhibit labour force participation than is the presence of older children. This has been attributed to the increased care required by very young children and to the

24. Herbert S. Parnes, "Labor Force Participation and Labor Mobility," in A Review of Industrial Relations Research, Volume 1 (Madison, Wisc.: University of Wisconsin, 1970), pp. 6-8.

25. See brief summary of the literature and findings bearing on this point in Sookon Kim, Determinants of Labor Force Participation of Married Women 30 to 44 Years of Age (Columbus, Ohio: Centre for Human Resource Research, The Ohio State University, 1972), pp. 49-55.

26. United States, Department of Labor, Manpower Research Monograph No. 21, Dual Careers, Volume I (Washington, D.C.: Government Printing Office, 1970), pp. 216-217.

efficiency of the mother in providing such care.²⁷ It also seems plausible to suggest that women may attach more importance to the familial role at earlier stages of child development than at later stages and that this possible life-cycle effect may be evident in their attitudes toward mothers working. In fact, for whatever reason responsibilities for the care of very young children appear greater than for children in school and beyond, it might be expected that women would be least favourably disposed toward the concept of employment for mothers who have pre-school children. Hence, in our question on attitudes toward mothers working, we differentiated on the basis of the age of the child who would be left in care in the hypothetical situation.

Finally, we attempted to determine whether there was any variation in attitude on the basis of alternative forms of child-care for pre-schoolers. Questions on working mothers were prefaced by a general statement: "Some mothers want to have a paid job outside the home if their children are well taken care of. Other mothers want to stay at home and look after their children themselves." Supplementary Table 3-D outlines the questions and responses of women in the study. In all situations, with one important exception, about six in 10 respondents express permissive attitudes toward mothers working and there is no broadly discernible trend toward holding more permissive views about mothers working in situations where the children are of school age.

In fact, it may seem surprising that a mere two-thirds of Family Benefits mothers think it is all right for a woman to work when her children no longer need a baby-sitter. It is illuminating to consider their answers to a subsequent question specifying the age at which the mother believes children no longer need a baby-sitter. The modal category is 12 years (23 per cent), while another 17 per cent cite ages younger than twelve.²⁸ This

27. See Bowen and Finegan, Economics of Labor Force Participation, pp. 96-7 and Kim, Determinants of Labor Force Participation, pp. 46-7. Economists tend to stress the assumption of an increased quantity of housekeeping work required because of very young children, a position which would seem to limit their explanatory argument unnecessarily since the emotive involvement in the care of young children can also be subsumed in the "task" concept of work in the home.

28. The distribution of responses to the question, "At what age do children no longer need a baby-sitter?" was

Age	Per Cent	Age	Per Cent
11 years or younger	17.5	15 years	10.1
12 years	23.2	16 years	11.5
13 years	13.4	17 years or older	5.5
14 years	18.9		

(N)

(366)

wide variation in ages, particularly the concentration of responses at the lower levels of the age distribution, suggests differing viewpoints about maternal responsibilities for providing supervision of children as they move through adolescence.

While the hypothesis is not sustained that permissive views about mothers working would be related to specific age groupings of the children in question, it is interesting to find that there is one reversal in the pattern of holding permissive attitudes about mothers working with pre-school children. In the case of pre-schoolers cared for in someone else's home, scarcely more than one-quarter of Family Benefits mothers believe that it is all right for a woman to work outside the home. Thus, the type of child-care arrangement does appear to be a factor in attitudes toward mothers working. The finding conforms to the experience of women in the study -- more than half of whom, it will be remembered, have worked after the birth of children -- to the extent that the child-care arrangement most often mentioned as unsatisfactory on the basis of personal experience is out-of-home care by a non-related individual. In Canada, out-of-home care is particularly common among working mothers for children aged under six years.²⁹

During the pretesting of the survey schedule interviewers found that women tended to make spontaneous comments about the questions on child-care arrangements, usually based on personal experience. In the final study interviewers were asked to record such comments. Although answers are incomplete for the entire sample, they help to illuminate the meanings of closed-ended responses. They suggest that many of the permissive responses are, in fact, highly conditional. Thus, a mother will say it is all right:

as long as someone else looks after them well.

if you have a good baby-sitter, an older person.

Among women holding permissive views, the question of a mother working is frequently interpreted in pragmatic rather than philosophical terms: it depends on individual family circumstances and on the quality of care provided. Only a few responses suggest that there are psychic benefits for the mother in working in phrases such as:

29. Canada, Department of Labour, Working Mothers and Their Child Care Arrangements, p. 13 and Table 22, p. 40

...it is good for a mother to be part of a larger world.

Among those who reject the idea of a mother working, a broadly philosophic view of the priority which should be accorded the maternal role is often expressed. It must be remembered that Family Benefits mothers carry alone the responsibility for rearing their family. Hence, their perceptions of the importance of their familial role may be reinforced by the experience of not having a husband present to share parental responsibilities.

Since care through group facilities, such as day nurseries, is a current concern of social policy, the comments spontaneously offered about this form of child care are of particular interest. It will be noted in Supplementary Table 3-D that women in the study are not quite as permissive about mothers working with a pre-schooler using a day nursery as they are where the child is in the care of a grandmother or someone else in the home. On the whole, however, comments are less conditional than those regarding other types of child-care arrangement. The most frequent form of positive comment stresses the developmental stimulus given to children through nursery programmes and contact with other children. Illustrative of this view is the following observation:

It helps the children. They mingle, play games, and are happy.

Mothers comment also on the presence of trained personnel and the licensing of nurseries; the reliability of care is stressed. In some instances approval is based on experience. One mother notes:

That's the best. All three of my children went to a nursery and they were always all right.

Another comments:

Day nurseries are wonderful for kids if the mother is working or not.

Yet one-quarter of the mothers in the study think that it is not all right for a mother to work using a day nursery for her pre-schoolers. Explanations in support of this opinion relate chiefly to the role of the mother in looking after young children. A few mothers, however, comment on the

limitations which they believe exist in group care for young children:

I don't like the idea of nurseries because they are treated like a group and they get enough of that when they get to school.

There's no love or affection in a nursery -- too many children in a nursery.

I can't see how two baby-sitters can look after thirty kids. How could they change a one-year-old often enough?

In brief, at least two in 10 Family Benefits mothers do not support the idea of a mother working if she uses a day nursery to care for her child. This is in considerable part attributable to a belief in the superiority of mother's own care over all other arrangements.

In an attempt to obtain another measure of the extent to which women in the study hold permissive or non-permissive attitudes toward mothers working, an index was developed using the responses to the five items concerned with the question of whether or not it is all right for mothers to work given certain child-care arrangements (Supplementary Table 3-D). On the basis of this measure, one-seventh of the mothers are found to hold nonpermissive attitudes, one-third ambivalent ones, and the remaining one-half reflect generally permissive perspectives. Subsequent cross-tabulations of the index with a number of background factors (e.g., age, educational level, and national origin) failed to identify any particular category of women as more or less permissive.

Current Employment

Part-time Work by Family Benefits Mothers

Participation in the labour force through working on a part-time basis is much more characteristic of female work patterns than it is of male employment.³⁰ The Family Benefits

30. In 1970 24.9 per cent of employed women worked less than 35 hours a week as compared to 6.3 per cent of employed men. Canada, Department of Labour, Women's Bureau, Women in the Labour Force, 1970 (Ottawa: Information Canada, 1971), Table 7, p. 15.

programme permits women to work on a part-time basis and provides some encouragement for them to do so by affording income exemptions which increase according to family size. One-third of mothers in the study have held a paying job since becoming Family Benefits recipients; and, of the 138 women in this group, one-half report having part-time employment at the time of interview.³¹

What kinds of employment are Family Benefits mothers able to find? Two major points emerge from consideration of reported part-time occupations (Table 3-3). First, the distribution of part-time occupations is very different from the pattern of full-time work experience exhibited by the same women in answer to the question about last full-time job. Part-time work tends to be concentrated in occupations in the service sector with baby-sitting, waitressing, and domestic or institutional cleaning jobs accounting for most of the service occupations reported.

31. To establish some sense of the reliability of the information on part-time work experience reported by respondents, the data on work experience recorded in the Family Benefits files were examined. Employment data are routinely collected in the administration of the Family Benefits programme since income from part-time work may affect the amount of the monthly allowance.

It was expected that there might be a tendency for mothers to report their part-time work experience more frankly in the interview situation because of the guarantee of confidentiality. As indicated by the data in Supplementary Table 3-E the expectation is supported: of 72 discrepant cases, 50 were those in which part-time jobs reported in interview were not recorded in the file data. The nature of the discrepancy is uncertain. In some cases the jobs may have been sufficiently recent that they had not been recorded in individual files while, in others, mothers may not have reported certain part-time work. For these reasons the survey data may provide a more accurate picture of part-time work experience at a point in time despite the fact that there are twenty cases in which individual files record jobs which were not reported in interview. Such problems as inaccurate recall and lack of interviewer-client rapport are no doubt involved.

TABLE 3-3

LAST FULL-TIME AND PART-TIME OCCUPATION
OF MOTHERS CURRENTLY WORKING
OR WHO HAVE WORKED IN THE PAST WHILE IN RECEIPT OF FAMILY BENEFITS
BY OCCUPATION DIVISION

Occupation Division	Last Full-time Occupation		Total of Current and Past Part-time Occupation		Occupation of Those Currently Working ^a		Occupation of Those Who Have Worked in the Past ^b	
	%		%		%		%	
Professional and Technical	2.9		1.5		1.4		1.5	
Clerical	26.8		16.7		12.9		20.6	
Sales	7.2		9.4		10.0		8.9	
Transportation and Communication	5.1		7.2		5.7		8.8	
Service and Recreation	21.7		62.3		67.1		57.4	
Craftsmen, production process and related workers	23.2		2.9		2.9		2.9	
Never worked and unclassifiable ^c	13.0		-		-		-	
(N)	(138)		(138)		(70)		(68)	

NOTE: See Supplementary Table 3-F for a detailed breakdown of the part-time work experience indicated above.

a Part-time occupation held at time of interview, January, 1971.

b Last part-time occupation.

c Three (3) cases were unclassifiable.

Many of these jobs are highly flexible in terms of hours worked, which is an important consideration for mothers with children. They tend also to be low-paid; such practices as tipping, however, may provide incidental financial advantages, a factor which is of special importance in personal service occupations generally. The second point is that few Family Benefits mothers report working as sales clerks although, in 1961, this was the area in which part-time employment of women was highest in Ontario.³²

Some women holding jobs when they were interviewed have been employed in the same position over a relatively long period despite the fact that part-time jobs tend to have a high rate of turnover. About one-half of the 70 women in this group have held their part-time jobs for more than one year. Twenty of those employed at the time of interview have also had other part-time jobs since becoming Family Benefits recipients. Thus, among working mothers, there are some who demonstrate a consistent pattern of supplementing the Family Benefits allowance with income from employment.

The likelihood of having worked part-time is related to length of time in the programme (Table 3-4). Mothers who have been Family Benefits recipients for five or more years are almost twice as likely to have some part-time work experience as are the most recent clients -- those with twelve months or less in the programme.

TABLE 3-4

PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF FAMILY
BENEFITS AND LENGTH OF TIME ON FAMILY BENEFITS PROGRAMME

Work Experience While Receiving Family Benefits	Length of Time on Family Benefits			
	1 Year or Less	2 to 3 Years	4 Years	5 or More Years
Has worked part-time	23.5	32.3	30.4	43.4
Has never worked part-time	76.5	67.7	69.6	56.6
(N)	(68)	(161)	(79)	(106)
$\chi^2 = 8.162 \quad P < .05$				
C = .14				

32. Eastham, Working Women in Ontario, p. 5.

One important finding is that education is positively associated with part-time employment: the more education the mother has, the more likely she is to be working, or to have worked, part-time while in receipt of Family Benefits. (Supplementary Table 3-G). There is, however, one reversal which appears among women with some post-secondary education. Although there is no readily available explanation for this break in the pattern, we expect that this small group may be somewhat idiosyncratic. Labour force studies have consistently demonstrated the existence of a strong positive association between female participation rates and years of schooling. That such effects are apparent in this sample must be largely attributed to reasons other than opportunities for job selectivity. Women with somewhat better schooling appear to have no particular advantage in the market for part-time jobs to the extent that they are mostly employed at low-level work in the personal services sector.

Demographic variables such as family size and ages of children have been found to have demonstrable effects on the labour force participation rates of women who have parental roles. It would seem less convincing, prima facie, to expect that such variables would show any strong relationship with part-time work experience considered separately. Women can more readily tailor part-time work to their family responsibilities -- e.g., they may be able to select the hours worked or choose seasonal employment for brief periods. The availability of part-time employment may also be a factor. To some extent the acceptance of social assistance as the primary form of family income is the outcome of the incapacity, for whatever reason, of the mother to assume the dual roles of single parent and full-time worker in the market; hence the effect of life-cycle variables might be attenuated in relation to part-time employment as well.

The presence of children may be thought to exercise conflicting pressures on the mother in relation to employment. Child-care and household responsibilities are increased, which tends to diminish the probability of working; but children also extend the financial needs of the family and older youngsters may be a source of assistance with household tasks, factors considered to enhance the likelihood of employment by the mother.³³ Such conflicting pressures may be the reason for the observed lack of relationship between number of dependent children and

33. Bowen and Finegan, Economics of Labour Force Participation, p. 96.

the part-time work experience of Family Benefits mothers. The age of the youngest child is of particular interest. Among women in this study we found that age of the youngest dependant is associated with current part-time work experience, but not strongly (Table 3-5). Only one-tenth of the mothers whose youngest dependant is five years of age or less have part-time work experience as compared to one-third of the mothers whose

TABLE 3-5

PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF
FAMILY BENEFITS AND AGE OF YOUNGEST DEPENDANT

Part-time Work Experience	Age of Youngest Dependant			
	5 Years or Less	6 - 11 Years	12 - 15 Years	16 Years or More
Currently working	10.1	28.9	34.5	6.7
Has not worked	89.9	71.1	65.5	93.3
(N)	(158)	(114)	(58)	(15)

youngest dependant is twelve to fifteen years old. The reversal among mothers whose youngest dependant is fifteen years of age or older is probably related to the fact that this group contains some families with adolescent children who are dependent because of mental or physical disabilities.

The relationship between age of youngest child and part-time work experience was considered, controlling for age of eldest dependent child (Supplementary Table 3-H). The theoretical justification for this procedure is that the presence of older teen-age children may provide a "climate of opportunity" for the mother to the extent that older children can provide assistance by baby-sitting or performing household tasks. It was anticipated that in families with pre-schoolers and older children (twelve years and upwards) the mother would be more likely to be currently working. The data indicate a trend in the expected direction, but the numbers are very small, so that it is not possible to say that the hypothesis is sustained.

Thus, analysis of the relationship between part-time work experience and relevant life-cycle variables produces little additional information about the factors which may lead to Family Benefits mothers working part-time. One finding for which we have no entirely satisfactory explanation is that women living in public housing are more likely to hold part-time jobs than those in privately rented or owned housing. Supplementary Table

3-I indicates that almost one-half of mothers in public housing have part-time work experience on Family Benefits compared with one-quarter in privately rented housing. It may be surmised that there is some life-cycle effect in the sense that the young family, which is most demanding in terms of child care, is more likely to be found in private housing. It is also probable that it is easier for mothers to find baby-sitters in a public housing project, where there is a high concentration of families at similar income levels, than it is in other housing situations.

Termination of Part-time Work

Almost one-half of mothers who had previously held part-time jobs while in receipt of Family Benefits had not been working for over a year at the time they were interviewed. Mothers were asked why they left their last part-time job. About two-thirds of the 68 mothers left of their own volition. For those whose jobs had been terminated, the seasonal nature of the work is mentioned most frequently followed by a miscellany of reasons under the general category of "employer's convenience" -- e.g., the business closed or the employer moved away -- examples which illustrate the marginal nature of many of the jobs which Family Benefits mothers obtain.

Among the reasons for voluntary termination of work personal health conditions lead the list.

TABLE 3-6

REASONS GIVEN FOR TERMINATION OF LAST PART-TIME JOB,
BY WOMEN WHO HAVE WORKED IN THE PAST WHILE
IN RECEIPT OF FAMILY BENEFITS

=====		=====	
<u>Voluntary Termination</u>		<u>Involuntary Termination</u>	
	<u>N</u>		<u>N</u>
Personal health	18	Seasonal or	
Child care problems	11	temporary job	14
Employee's convenience	6	Employer's convenience	10
Job/income unsatisfactory	4		
Family Benefits regulations	3		
Pregnancy	2		
	<u>44</u>		<u>24</u>
Totals	44		24

It might be expected that women claiming poor health would be less likely to be involved in the part-time job market. We found no relationship, at a statistically significant level, between

self-perceptions of health and part-time work experience, yet there is a certain measure of internal consistency within the data (Supplementary Table 3-J). Among mothers who have some part-time work experience, those who rate their health "very good" or "good" are somewhat more likely to be working at the time of interview while those who rate their health "not very good" or "poor" are less likely to be holding a part-time job at that time.

The problems of child care as a reason for leaving a job are varied, as the following comments suggest:

I couldn't find anyone to look after my son when my baby-sitter moved away.

My daughter couldn't handle the baby when my baby-sitter quit so I just had to quit.

I had to pay them which I can't do out of \$12 per week.

The most common explanation is phrased in general terms indicating that the mother is needed at home. Thus:

I had to take care of my daughter.

The children were upset because I was out.

Worried about baby. Didn't like leaving baby.

Such responses are summarized in the view that mother's place is in the home when children need her.

Family Benefits Part-time Work Regulations

Knowledge of the Regulations

Among the women in this study the level of knowledge about the detailed regulations permitting Family Benefits mothers to work part-time is not high. Mothers were asked three questions about points central to an understanding of the part-time work provisions in the Family Benefits programme. "If a mother decides to work, how much money can she make before her monthly Family Benefits cheque is reduced?" "How much does Family Benefits take off her cheque if she makes more than that amount?" "About how many hours a month can she work?" Responses were coded as correct or incorrect; and the results are outlined

in Table 3-7.³⁴

TABLE 3-7

MOTHERS' KNOWLEDGE OF FAMILY BENEFITS PART-TIME
WORK REGULATIONS

	Basic Earnings Exemption	Offset Rate on Earnings over Exemption Level	Permissible Hours per Month
	%	%	%
Correct	39.9	13.7	10.8
Incorrect	31.2	40.3	42.5
Don't know	29.0	46.0	46.7
(N)	(414)	(402)	(409)

NOTE: N's differ because some respondents were not asked the last two questions.

Several points emerge from a close reading of the responses in Table 3-7. First, Family Benefits mothers are not well informed about the part-time work provisions. Concerning the regulation about which they are best informed four in 10 mothers give an accurate response. Secondly, it is the basic earnings exemption which Family Benefits mothers understand best, as is indicated in the differential proportions of "correct" and "don't know" responses. This is an interesting aspect of their perceptions of the system: what is most widely understood is the amount of money which they are allowed to earn without any penalty from the system. In terms of the reduction rate and of permissible hours of work, there is a distinct drop in the level of information known without recourse to secondary sources.

It is scarcely surprising to find that women with part-time work experience are better informed than those who have never used the provisions. Table 3-8 indicates that whether mothers were working at the time of interview or had worked previously

34. According to current regulations the basic work income exemption per month is \$24 with an additional \$12 for each dependent child. If the mother earns in excess of that amount, the reduction rate is 75 per cent. Part-time work is defined as 120 hours or less per month; and the recipient may be permitted to average hours of employment over a four-month period if this is to her advantage.

TABLE 3-8

KNOWLEDGE OF FAMILY BENEFITS WORK RULES AND
PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF FAMILY BENEFITS

Part-time Work Experience	Basic Earnings Exemption			Offset Rate on Earnings over Exemption Level			Permissible Hours per Month		
	C	I	DK	(N)	C	I	DK	(N)	(N)
	%	%	%		%	%	%		%
Has worked	56.1	28.8	15.1	(139)	21.2	47.4	31.4	(137)	19.4 54.7 25.9 (139)
Currently working	47.1	31.4	21.4	(70)	22.1	44.1	33.8	(68)	21.4 48.6 30.0 (70)
Worked in the past	65.2	26.1	8.7	(69)	20.3	50.7	29.0	(69)	17.4 60.9 21.7 (69)
Has not worked	31.6	32.4	36.0	(275)	9.8	36.6	53.6	(265)	6.3 36.3 57.4 (270)
	$\chi^2 = 28.164$	$P < .001$			$\chi^2 = 20.825$	$P < .001$			$\chi^2 = 41.507$ $P < .001$
	C = .25				C = .22				C = .30

NOTE: N's differ because some respondents were not asked the last two questions. Chi-square values reported in the table are for the cross-tabulations of work experience, in general, and knowledge of work rules. C = Correct; I = Incorrect; DK = Don't Know.

makes relatively little difference to their knowledge: the more important distinction lies between those with part-time work experience and those without such experience. However, women who have worked in the past are more likely to know the basic earnings exemption than women working at the time of interview. This is contrary to expectations and we cannot provide any explanation for the finding.

There is, however, an alternative explanation for the positive association between part-time work experience and knowledge of the work rules which must be considered: that is, that higher levels of education may be a predisposition toward understanding the rules. It is possible that women who give the correct responses are those who go further in school, an achievement which can be expected to be related to higher levels of intelligence, interest, and motivation. To test this alternative explanation, we examined the accuracy of response by two levels of schooling (Table 3-9). Among respondents with

TABLE 3-9

PERCENTAGE RESPONDING "CORRECT" TO THREE WORK RULES
QUESTIONS BY PART-TIME WORK EXPERIENCE, CONTROLLING
FOR EDUCATIONAL LEVEL

Educational Level	Basic Earnings Exemption		Offset Rate on Earnings over Exemption Level		Permissible Hours per Month	
	Has		Has		Has	
	Has Worked	Not Worked	Has Worked	Not Worked	Has Worked	Not Worked
Some primary	39.6	24.6	4.2	6.3	16.7	3.1
Some secondary	64.8	37.9	30.3	13.0	20.9	9.2

NOTE: See Supplementary Table 3-K for the complete cross-tabulations.

some secondary education (grade 9 or more), 65 per cent of those with part-time work experience know the basic earnings exemption in contrast to 38 per cent of those with no part-time work experience. There are differences in a similar direction in the case of the two additional rules. Thus, the relationship between part-time work experience and knowledge of the work rules persists among the women with some secondary education; and it persists, to the extent of two cases out of three, among women

with some primary education.

It would, however, be a misinterpretation of the data to make too much of these observations on the relationships between part-time work experience, educational attainment, and knowledge of the work regulations. First, it is important to remember that, despite the trends observed in the tables, the relationships are relatively weak and in some cases barely significant. In fact, when education is controlled, one reversal appears in the relationship between part-time work experience and knowledge of the reduction rate on earnings in excess of the basic exemption. Among women with some primary education those who have no part-time work experience are somewhat more likely than those with part-time experience to answer the question correctly. Secondly, the most persistent aspect of the relationship is the association between part-time work experience and the lack of knowledge reflected in "don't know" responses. Mothers who have worked part-time while in receipt of Family Benefits are more likely to provide an answer than mothers who have not worked; and the relationship is not explained by education, as the data in Supplementary Table 3-K indicate. That is, at both levels of educational attainment, women with part-time work experience are less likely to respond "don't know" than women with no work experience.

In sum, the fact remains that Family Benefits mothers know relatively little about the part-time work provisions of the Family Benefits programme; and working mothers, although more likely to be accurately informed, display much the same relative decline in knowledge beyond the question of the basic earnings exemption. Undoubtedly the concept of an offset rate is confusing and complex. We found that only two in 10 working mothers could explain its application in the Family Benefits programme correctly; and, among mothers with part-time work experience whose schooling was limited to the primary grades, less than 5 per cent could provide the correct response. Because they do not understand how the system operates, some working mothers may fail to maximize their total income through supplemental earnings. It is not clear from the data in this study that working mothers apply the Family Benefits part-time work regulations to their subjective situation in the way that an individualistic model of economic rationality would suggest.

Perspectives on the Family Benefits Part-time Work Regulations

All women in the study, whether they had ever worked part-time or not, were asked their opinions about the part-time regulations in the Family Benefits programme. About one-quarter of the sample did not provide any comment. This illustrates the

lack of salience which the issue has for many respondents, particularly for those who have had no experience in applying the rules to their own individual situation. Some of the "don't know" responses are based on a frank expression of lack of knowledge while others make clear that mothers are not interested in the rules because they are not perceived to be personally relevant.

I don't have any idea what they are or what they're about or anything.

I don't know anything about it. I didn't know you could work on Mother's Allowance.

I don't know anything about that because I can't work. My worker knows about my nerves so she never told me about that.

I'm not even thinking about going to work so it doesn't bother me.

Among those mothers who express opinions -- some of them vaguely impressionistic, others precise in detail and based on experience -- critical observations about the regulations out-weigh positive comments (Table 3-10). Views favouring the part-time regulations stress the financial opportunity of supplementing social assistance allowances through earnings or, to a lesser extent, the psychic benefits which some Family Benefits mothers gain through employment. Comments by the mothers illustrate these general themes:

It is a little extra money. You can get things extra.

A little bit more money to spend on clothes and food.

I think they are fair enough. It could help a mother get started back to work again and get confidence before she goes on a full-time basis.

They are fine, give something else to do and you don't rely on the whole on Family Benefits.

At least they give us a chance to hold our heads up.

TABLE 3-10

FAMILY BENEFITS MOTHERS' OPINIONS OF PART-TIME WORK RULES

Positive		Negative	
	%		%
Helps financially	39.5	Child-care expenses not exempt from earnings	13.5
Opportunity to get out of the house	13.8	Other work related expenses not exempt from earnings--e.g., transportation, uniforms	7.2
Desirable to have some rules--e.g., prevents cheating	13.8	Hours permitted to work are too restrictive	15.9
Encourages initiative, self-confidence, pride	6.6	Not worthwhile to work for financial reasons	9.1
Rules permitting part-time work are all right	23.7	Earnings exemption levels should be increased	30.8
Mothers should not work full-time	2.6	Should be unrestricted retention of earnings	10.1
		Use annual maximum for earnings	3.4
		Negative comments not directly related to finances--e.g., rules are inflexible	10.1
Average number of positive opinions per respondent	1.14	Average number of negative opinions per respondent	1.13
(N)	(152)	(N)	(208)

NOTE: About one-quarter of the respondents indicated they had no opinion and the frequencies of the "don't know" and "no answer" responses are indicated below:

Part-time Work Experience No Part-time Work Experience

	N
Don't know	12
No answer	6

	N
	49
	30

Lots of people like working and can't stand to be cooped up in the house all day.

I can make \$70 a month and that's pretty good. On welfare you can't make anything.

When you get behind in bills, it gives you a chance to get your head above water.

Moreover, there is some support for the view that part-time work is preferable to full-time employment for the single-parent mother. The demands of the parental role are given precedence over the possible work role. Thus:

I think it's good really, if the children are not being neglected. They've already lost one parent. You wouldn't want them to lose two. The mother shouldn't be gone all day.

The work regulations are also supported by a few women for reasons which are classic statements of the need for the existence of formal rules in a bureaucratic setting. Some mothers observe that such rules prevent cheating and enforce equity among the recipients of social assistance. In the words of one respondent:

I think they help to limit the amount to which people take advantage of the Family Benefits.

According to another mother:

I guess it has to be. If you're making \$500 a month you shouldn't be getting Mother's Allowance.

Critical comments tend to focus on the [inadequacy of the financial incentive for employment.] References to earnings exemption levels are more frequent than comments on the problems of finding jobs within the defined limits of part-time employment; but to some extent both are subsumed under the broad criticism of not being permitted to earn enough to make part-time work worthwhile for the Family Benefits mother. The fact that work expenses, particularly those of child care, are not taken into account in assessing work income is a subject of adverse comment:

I believe if you did not have to pay their 75 cents on every dollar they would not encourage laziness. Nobody works for that little money.

I think they should be allowed to work more if they can. On Mother's Allowance you don't even get the minimum wage. They should be able to work and make minimum wage at least before they take any money off them.

I don't think these rules help a mother. I can only work a certain number of hours and nobody would employ you for a few hours a week.

They defeat the purpose of what they are for. By the time you pay the baby-sitter and your cheque is reduced you are not any further ahead. This is why people have no incentive to work on Mother's Allowance.

I don't know them apart that I can't make more than \$40 per month. Such rules wouldn't help me. My children are too small to go to work anyway, especially if I can't make more money than that.

If you make too much they take it off you anyway, so what's the difference.

The thrust of negative comments about the current part-time work provisions is in the direction of liberalization, usually in the general sense of being allowed to "make more money." There are some suggestions to the effect that women should be permitted to retain all they can earn; but few respondents are precise in stating whether this means that full-time work should be allowed for Family Benefits mothers. Among the few who make the point explicit is one respondent who comments:

I would rather work full-time and have some subsidy for rent rather than work part-time.

For this mother social assistance should subsidize income from employment, which is the reverse of current social assistance policy. But it is evident that there are differences of opinion about the desirability of full-time work for single-parent mothers; and some respondents regard the issue as irrelevant to the programme. Thus:

If you can work at all, why be on Family Benefits? It's for those who can't work.

Sample responses from mothers who wish liberalized provisions for part-time employment are as follows:

The regulations discourage from trying for part-time jobs that bring in more than \$60. You are working then for nothing and it's costing you money for clothes and transportation.

They are too restricting. It should be so much earnable allowable income spread over a year.

I think it's great that there's rules but, as cost of living increases, I think it's dumb to say you can earn \$18 a week. I think as children grow older you should be able to earn more for their clothes. How can you get a part-time job that just pays \$72 a month?

I think they should be allowed more money, earn more before it is put down. There is not really enough money unless you do work. It is hard to get a job because they don't want to hire just that amount of money: so we can never get ahead, just live hand to mouth.

I think they are antiquated. They should be made flexible. Constant changing of the amount issued on cheque must cost the government a lot and cost many times more in labour than the actual change.

Women with part-time work experience are not only better informed about the content of the regulations than are those without personal experience in using them; there is also a differential response pattern in terms of opinions of the regulations. Those without part-time work experience are somewhat more likely to mention the financial benefits of working on the negative side, they are, for some reason, more likely to specify the costs of baby-sitting as a barrier to work. Those with part-time experience focus on the disincentives which they see in the current regulations. Thus, almost one-quarter of these 139 women believe that the financial incentive for work should be increased in contrast to one-tenth of those who have not utilized the current provisions.

It is apparent that those whose familiarity with the regulations has been sharpened by experience are the ones who are most likely to be critical of them and express the need

for liberalization. Again, however, the important question of information arises. Even working mothers are relatively ill-informed about the content of the work regulations and there is a distinct decline in knowledge in regard to offset rates as compared with the basic exemption levels; this is particularly evident among women whose schooling ended in the primary years. A scan of the opinions which Family Benefits mothers offer in support of liberalized financial provisions suggests that their primary concern is with the exemption level below which they retain all earnings. It is not clear from these responses that a change in the offset rate would be readily understood and applied to maximize individual financial positions. The procedure is complex, particularly for women with lower levels of education, and it may be that complexity, and the confusion it entails, are disincentives to work.³⁵

What emerges most strongly from a study of responses to questions about the part-time work regulations in the Family Benefits programme is the lack of information which prevails even among those for whom it appears personally relevant. This should not be construed entirely as a failure of the system to provide information. There is also the question of whether, and to what extent, the information is perceived by the mother as salient. Consider the response of one working mother who answers:

My type of job only involves two hours
a day so it doesn't affect me personally.

She does not express interest in the rules because they are not considered to be of immediate relevance. It is scarcely surprising to find that information is related to the perceived salience of an issue; but it does point up the problems of providing information on complex rules in such a way that women are enabled to make effective use of them as work incentives.

35. An interesting conclusion reached in an American study of the utilization of work provisions by welfare mothers is that there exists not so much an individual standard as a group standard of reference. "Instead of each woman having her motivation to work set by her individual financial expectations, all were jointly influenced by a vague, community standard of experience." See Wright Institute, "Factors Associated with Employment among Welfare Mothers, Final Report" (Berkeley, California, 1971), p. 184.

Perspectives on Future Employment

For some mothers employment may be considered not merely a means of supplementing the Family Benefits allowance but a possible future alternative to social assistance as a means of financial support. To explore their own perceptions of the future without making direct enquiry about employment expectations, mothers were asked about their short-run plans ("As things look now, do you think you will be on Family Benefits at this time next year?") and their views of the future ("When your children are grown up, perhaps working or married, what do you think you'll do?"). Most mothers (70.7 per cent of the sample) considered that they would be Family Benefits recipients in the year following the interview. In free-answer explanations of their responses, almost three-fourths of this group mention that they cannot work for reasons listed in rank order as follows: presence of children (42.8 per cent); personal health problems (16.9 per cent); inability to make sufficient earnings (9.7 per cent); and difficulty in finding a job (3.1 per cent). Mothers see themselves as continuing recipients of Family Benefits primarily because of the needs of their dependent children. Almost 15 per cent, however, indicate that marriage, employment, or educational upgrading and vocational training might result in changed circumstances over the year.

The proportion of mothers citing health problems as a barrier to employment is worth comment. It is known that low-income families often suffer poor health, whether as a cause or a consequence of poverty; and these have unknown, but possibly significant, consequences for employment. Relatively little appears to be known about the relationship between health and labour force participation.³⁶ Undoubtedly, there are

36. In outlining what is known about health as a factor affecting labour force participation, Parnes quotes one study as follows: "Even though health obviously plays a smaller role in accounting for variation in labor force participation among women than among men, it is nevertheless true that 11.6 per cent of the women between the ages of 25 and 64 who were out of the labor force reported chronic conditions that limited work activities (including housework) while only 6.2 per cent of the employed women reported such conditions." He concludes: "While all these data make it abundantly clear that health is an important factor in explaining labor force participation, it is not yet possible to quantify its independent effects, since there are intercorrelations between health and such other factors as income, education, and potential earnings that affect labor force participation." See Parnes, "Labor Force Participation and Labor Mobility," pp. 28-29.

major limitations in the self-reporting of health conditions but, for certain purposes, perceptions of health may be useful indicators. Mothers in the study were asked to rate their health conditions as "very good," "good," "average," "not very good," or "poor:" 4 in 10 mothers rate their health in the lowest categories of not very good or poor. Young mothers are much more likely to report good health than are women aged 40 years or more (Table 3-11).

TABLE 3-11

MOTHERS PERCEPTION OF HEALTH AND AGE

Perception of Health	29 Years or Less	30 - 39 Years	40 Years or Older
	%	%	%
Very good and good	57.3	36.5	22.9
Average	20.0	23.4	24.1
Not very good and poor	22.7	40.2	53.0
(N)	(110)	(137)	(166)
$\chi^2 = 36.915 \quad P < .001$			
$G = .39$			

Looking toward a future in which the care of dependent children is no longer a factor,³⁷ Family Benefits mothers typically mention employment as a possibility. A few women have specific employment plans; but for most the outlook is vague or problematic. Thus:

If I am healthy enough to work, I'll work.

That's what I'd like to know. I don't even know if I could get help. It is no use going out at my age (51). What could you get even if you took courses at my age?

37. Financial support through the Family Benefits programme terminates for mothers when the youngest child becomes independent at the age of 16 years or beyond.

I know I have to go to work but suppose I can't. What kind of help will I get with them gone? Go work in a office, they say, but when away from it you lose confidence, machines change, younger women take over.

Interestingly, the likelihood of mentioning future employment is as great among women who have not worked for many years as it is for those with a recent history of employment.

Family Benefits mothers, like women in the general population who have been responsible for the care of children, make choices relating to the possibility of employment at various stages in their lives. Women who have become Family Benefits clients give a de facto primacy to the child-rearing role; but the option is available of combining part-time employment with social assistance. The question of employment may recur at a later stage when children are grown up and Family Benefits is no longer available as an income source; and it is for this critical juncture in their lives that some women in the study are ill-prepared in terms of exercising an option toward employment.

Summary

Most of the mothers have had some full-time work experience, typically prior to marriage. Their average age at first marriage, and at first pregnancy, is markedly below the national average. The older mothers tend to have had their last pregnancy at relatively advanced age levels so that they now have the care of young children into their late thirties and forties. The median level of educational attainment of women in this study is only slightly less than that of all women in the labour force in 1961.

With the exception of women born in the Atlantic provinces, native-born Canadians are more likely to have had some employment experience than immigrants. With regard to marital status the women least likely to have full-time work experience are the widowed.

Very few of the mothers have held managerial or professional jobs. A high proportion have held blue collar jobs. The largest single occupation reported is that of stenographer/typist followed by service jobs such as waitress, cleaner, et cetera.

A large proportion of the sample express permissive attitudes

toward mothers working, whatever the age of their children. For most, the question of a mother working depends on individual circumstances and on the quality of care provided. They express a belief in the superiority of the mother's own care over all other arrangements.

About one-third of the mothers have held a part-time job since becoming a recipient of Family Benefits. Long-term recipients are twice as likely to have part-time work experience as recent beneficiaries. The more education a mother has the more likely she is to be working part-time but at all educational levels the mothers are likely to be employed in low-paying jobs in the personal service occupations.

In this study the women whose youngest children are in the older age groups are more likely to be working. Women living in public housing are more likely to have worked part-time than those in private housing. Mothers report leaving part-time employment because the job terminated or because of problems with their own health or child-care arrangements.

Questions about the part-time work regulations of the Family Benefits programme reveal that the mothers are poorly informed about the provisions. Working mothers, although more likely to be accurately informed about the basic earnings exemption, display the same lack of knowledge as non-working mothers about the reduction rate for excess earnings and the permitted hours of work. Many mothers are not interested in the rules and do not perceive them as personally relevant. Those who have worked mention the financial and psychic benefits of supplementing their allowance by employment and the inadequacy of the financial incentive. Their prime concern is the exemption level below which they retain all earnings.

Most mothers believe they will continue to be recipients of Family Benefits primarily because of their dependent children. They consider employment a possibility later on but few have specific plans.

CHAPTER IV

EXPENDITURES AND CREDIT

Introduction

Women in the study were asked to provide information about expenditures for the basic family needs of food, clothing and housing. As an aid to interpretation of expenditure data and as one approach to gaining insight into the spending patterns of mothers in receipt of Family Benefits allowances, information was obtained concerning shopping habits and specific situations affecting expenditures. In addition, Family Benefits mothers were asked to outline their current situation in respect to indebtedness.

Use of a survey method relying entirely on recall for the acquisition of expenditure data has certain limitations.¹ When all information is obtained in a single interview, respondents are likely to have difficulty in remembering expenditures over varying periods of time, and, as numerous studies have indicated, recall tends to be more accurate for certain items of expenditure than for others.²

One method of reducing response errors due to faulty recall is to make questions specific in a variety of ways. Specification is often attempted by using varying time periods for different

1. For a useful discussion of the advantages and disadvantages of various methods of collecting expenditure data, see a review by Robert W. Pearl, Methodology of Consumer Expenditures Surveys, Working Paper 27 (Washington: U.S. Bureau of the Census, 1968).

2. On the basis of experience with family expenditure surveys Statistics Canada comments: "Purchase of large items, automobiles, chesterfield suites, etc. may be recalled fairly readily. This is also the case with rent, property taxes and monthly payments or mortgages. Food expenditure, which comprises almost one-quarter of the average budget, can be estimated in terms of weekly or monthly expense. Expenses on smaller items, which are purchased at regular intervals, are usually estimated on the basis of amount and frequency of purchase. The accuracy of other family expenditure, such as those for clothing, depends upon the ability of the respondent to remember individual purchases at a considerable level of detail." Canada, Dominion Bureau of Statistics, Urban Family Expenditure, 1967, Cat. no. 62-530 Occ. (Ottawa: Information Canada, 1971), p. 6.

expenditures and careful detailing of the items which make up broad categories of expenditures.

In this study, which is only partially concerned with the expenditure patterns of mothers receiving Family Benefits, data on family clothing expenses were sought in a global question concerning expenditures during the past year, a period which coincided very closely with the calendar year 1970. Amount of rent, loan and credit payments, and grocery expenditures were sought on a monthly basis. It was anticipated that rent and credit payments could be readily provided by Family Benefits mothers, that grocery expenditures would present more difficulty, and that estimates of annual clothing expenses would pose the greatest difficulty. The proportion of respondents in the "don't know" category for initial questions in these areas tended to confirm our expectation. Questions concerning rent and debt payments, where applicable, were answered without difficulty by almost all respondents. But one-quarter of women in the study could not state the amount of monthly expenditures for groceries; and almost two-thirds could not initially provide an estimate of clothing expenditures during the past year. With the use of a limited number of probes designed to make questions somewhat more specific, the proportion of respondents in the "don't know" categories was substantially reduced. Tables dealing with grocery and clothing expenditures in this report combine the responses of those providing answers to the initial questions and of those who estimated expenses in answer to secondary questions.³

It should be cautioned that in addition to the limitations inherent in a single-interview method using a few broad questions to obtain expenditure data are the unknown limitations of

3. Chi-square values were computed in order to compare the actual and estimated distributions of both grocery and clothing expenditures. In both cases the null hypothesis, that there was no difference between the distributions, could not be rejected and analysis proceeded with combined distributions. In addition, chi-square values were computed in order to compare the distributions of food expenditure for households containing non-Family Benefits dependants (e.g., adult relatives, boarders) and self-contained households consisting of a mother and her dependants. Again the null hypothesis could not be rejected and the combined distributions were used for the analysis of food expenditures. However, in calculating Δ food (infra, p124), the households containing non-Family Benefits dependants were eliminated so that the contaminating influences of possible differences in the two food distributions, even though minimal, would be removed.

obtaining expenditure information from a population of Family Benefits mothers. The lowest, like the highest, income groups in the population are considered to pose special difficulties for the acquisition of both expenditure and income data.⁴ Such factors as low education are significant barriers. On the other hand, Family Benefits mothers are heads of families living on a regular monthly allowance which must be allocated for family needs. For some, at least, budgeting is a careful art and major expenses are definitely known.

Grocery Expenditures

Actual and Comparative Estimates

Family Benefits mothers were asked to estimate their monthly expenditures on groceries. No attempt was made to separate non-food items such as detergents from food components in the grocery bill since it had been found in pre-testing the interview schedule that this was impractical. It was assumed, therefore, that most women in the study would include such items in their expenditures, and this undoubtedly resulted in some inflation of food cost estimates.

The actual estimates of food expenditures per month made by Family Benefits mothers are presented in Table 4-1. Translated into an average monthly figure for each family, expenditures amount to \$99.01, which approximates the average

TABLE 4-1

PERCENTAGE DISTRIBUTION OF ESTIMATED FOOD EXPENDITURES PER MONTH BY FAMILY BENEFITS MOTHERS

=====	
\$140 or more	18.0
\$110 to \$139	15.0
\$ 90 to \$109	20.6
\$ 60 to \$89	33.8
\$ 59 or less	12.6
<hr/>	
	(N) (373)

NOTE: Forty-one (41) mothers provided no estimates on food expenditures.

4. Peter Townsend, "Measures of Income and Expenditure as Criteria of Poverty," in The Concept of Poverty, ed. Peter Townsend (New York: American Elsevier Co., 1970), p. 100.

monthly food expenditure of \$97.07⁵ reported for non-farm families consisting of an adult with one or more children (a family type broadly comparable to mothers in receipt of Family Benefits) in the national food expenditure survey carried out across Canada in 1969.⁶

The observed variation in food expenditures was examined primarily in relation to family composition, of which size may be considered the major dimension, and the proposition that larger families are more likely to have higher food expenditures than smaller families was considered. Table 4-2 illustrates the expected strong positive association between family size, as measured by the number of dependants, and estimated food budget.

TABLE 4-2

ESTIMATED FOOD BUDGET (PER MONTH) AND FAMILY SIZE

Food Budget	One Dependant	Two to Three Dependants	Four or More Dependants
	%	%	%
\$140 or more	1.0	11.6	58.9
\$110 to \$139	4.9	18.7	19.2
\$ 90 to \$109	21.6	24.2	9.6
\$ 60 to \$89	48.0	34.3	12.3
\$ 59 or less	24.5	11.1	-
	(N) (102)	(198)	(73)
$r = .55$			

5. Based on a weekly average, including food consumed away from home, of \$22.40. The average family size was 3.24 persons and average family income was reported as \$3,671. Canada, Statistics Canada, Family Food Expenditure in Canada, 1969, Vol. II, Cat. no. 62-532 Occ. (Ottawa: Information Canada, 1972), Table 5, pp.24-25.

6. In 1967, and again in 1969, Statistics Canada carried out national surveys of family expenditures, the 1967 study on the basis of several thousand households in eleven urban centres across Canada, and the 1969 study on a basis representative of all private households in the provinces. Data from these surveys are obviously not directly comparable with our results, yet they do provide a perspective for our findings.

In addition to family size, the age of children is another important aspect of family composition. Food expenditures were cross-tabulated by age of eldest dependant, and a moderately strong positive association was found between the two variables (Table 4-3). Since it has been established that family size is related to food expenditures and it was found that family size

TABLE 4-3

ESTIMATED FOOD BUDGET (PER MONTH) AND AGE OF ELDEST DEPENDANT

Food Budget	Age of Eldest Dependant	
	11 Years or Younger	12 Years or Older
	%	%
\$140 or more	4.8	28.5
\$110 to \$139	9.6	19.3
\$ 90 to \$109	20.5	20.8
\$ 60 to \$89	45.2	24.6
\$ 59 or less	19.9	6.8
	(N) (166)	(207)
	r = .40	

is related to age of eldest dependant, the relationship between food expenditures and age of eldest dependant was re-examined, controlling for the effects of family size (Table 4-4). Interestingly, the positive relationship between food budget and age of eldest dependant persists, indicating that the association between food budget and having an eldest dependant 12 years of age or older is substantially independent of family size.

The basic structure of the Family Benefits allowance incorporates a food component in its composite budget for "ordinary needs" which makes some adjustments on the basis of age of dependants and family size. Using these guidelines to establish the projected food budgets for each family in the

sample, a variable called Δ food budget⁷ was created by subtracting the amount allocated according to the Family Benefits budget from actual food expenditures.⁸ The distribution of Δ food budget is presented in Table 4-5. For the 301 families in the study for which Δ food budget could be computed, more than one-half report spending within a range of \$25 above or below the Family Benefits food guidelines. One-third are spending less than the Family Benefits budget; and slightly more than one-tenth are spending more than \$25 above the expected allocation for food.

TABLE 4-4

ESTIMATED FOOD BUDGET (PER MONTH) AND AGE OF ELDEST
DEPENDANT CONTROLLING FOR FAMILY SIZE

Food Budget	One to Three Dependants		Four or More Dependants	
	11 Years or Younger	12 Years or Older	11 Years or Younger	12 Years or Older
	%	%	%	%
\$140 or more	1.4	14.4	31.6	68.5
\$110 to \$139	6.8	20.9	31.6	14.8
\$ 90 to \$109	22.4	24.2	5.3	11.1
\$ 60 to \$89	46.9	31.4	31.6	5.6
\$ 59 or less	22.4	9.2	-	-
(N)	(147)	(153)	(19)	(54)
	r = .36		r = .35	

7. We follow the convention which uses the Greek letter delta to designate a variable which is based on the difference between an observed and an expected occurrence.

8. The relevant expenditure data from the survey include the cost of non-food items in the grocery budget so that the two are not, strictly speaking, comparable. In a few cases also the family may be receiving an extra food allowance through Family Benefits to provide diets for specified physical conditions.

TABLE 4-5

PERCENTAGE OF MOTHERS SPENDING MORE THAN
OR LESS THAN THE CALCULATED FAMILY BENEFITS FOOD
ALLOWANCE (Δ FOOD)

\$ 50 or more over allowance	1.7
\$ 25 to \$49 over allowance	10.3
\$ 0 to \$25 over allowance	22.6
\$ 1 to \$25 under allowance	32.6
\$ 26 to \$50 under allowance	17.9
\$ 51 to \$100 under allowance	14.0
\$101 or more under allowance	1.0

(N) (301)

NOTE: The total number of cases for Δ food differs from that of food expenditures since there was insufficient information to compute Δ food in 24 cases and 89 cases representing households with non-Family Benefits dependants were removed.

What accounts for the variation in Δ food budget? Again the association between the dependent variable and family size was examined (Table 4-6). The relationship is clear: the larger the family, the more likely it is that the Family Benefits mother is spending less than the food guidelines suggest. The food component of the allowance increases on a linear basis for families of three or more, while the data indicate that food expenditure declines perceptibly among these larger families.

TABLE 4-6

FOOD BUDGET AND FAMILY SIZE

Food Budget	One to Three Dependants	Four or More Dependants
	%	%
\$ 25 or more over allowance	14.0	4.6
\$ 0 to \$24 over allowance	26.3	9.2
\$ 1 to \$25 under allowance	35.2	23.1
\$ 26 to \$50 under allowance	19.5	12.3
\$ 51 or more under allowance	5.1	50.8

(N) (236)

(65)

r = .41

Economies of scale have been considered to be at least a partial explanation for such observed phenomena in studies of consumer expenditures.⁹ But, although there is consensus that the popular wisdom expressed in the notion "cheaper by the dozen" does appear to apply in larger families, there is limited understanding as to how such economies in larger families are achieved. One recent study hypothesizes:

...that potential economies of scale are at a minimum in the consumption of food, and that a broader base of necessities would therefore reveal smaller differences by family size, reflecting the economies of scale available to large spending units in sharing the services of housing, transportation and even clothing.¹⁰

Commenting on research studies in the United States, Orshansky cautions that presumed economies of scale in food expenditures in larger households are related in complex ways both to per capita income and changing family composition as family size increases. Since larger families have been found to have less adequate diets as well as lower per capita income than smaller families, what passes for economies of scale may be, in part, a lowering of dietary standards because of insufficient funds.¹¹

Although there is a minimum below which food expenditures presumably cannot fall, it is also evident that considerable economies can be effected in order to meet other budgetary commitments. The United States Bureau of Labor Statistics suggests that such economies are short-run:

The nature of food expenditures makes them more flexible than those for housing or automobiles that frequently involve long-term obligations, and it may be easier for families to economize on food than to reduce contractual payments.¹²

9. A useful definition of the term is given by Prais and Houthakker: "The concept of economies of scale gives expression to the possibility that, with given levels of income per person, a larger household may be able to attain a higher standard of living than a smaller household" in S. J. Prais and H. S. Houthakker, The Analysis of Family Budgets (New York: Cambridge University Press, 1955), p. 146.

10. Joseph J. Seneca and Michael K. Taussig, "Family Equivalence Scales and Personal Income Tax Exemptions," The Review of Economics and Statistics, August 1971, pp. 253-261.

11. Mollie Orshansky, "Counting the Poor: Another Look at the Poverty Profile," Social Security Bulletin 28 (1965): 8.

12. U.S. Department of Labor, Bureau of Labor Statistics, Revised Equivalence Scale for Estimating Equivalent Incomes on Budget Costs by Family Type, 1968 (Bulletin 1570-2), p. 9.

There is empirical evidence in Canada bearing on the same point. In a study of lower-income families in Hamilton, Ontario, it was found that heavily indebted renters tended to spend less on food than the non-indebted among this group:

...suggesting that this may be one important area in which indebted families practise economy in their attempt to balance income and expenditure.¹³

In this study of Family Benefits mothers it is apparent that among larger families there are reduced expenditures on food; but the extent to which this is evidence of economies of scale is uncertain. Undoubtedly there is increased efficiency in the purchase and preparation of food for larger families; but there may also be strong pressures on the family budgets to make expenditures in other areas. We know, for example, that for certain families in private housing rental costs are a claim on the budget which, relative to families in public housing with subsidized rent, reduce the income available for food and other expenditures, a consideration which is discussed in Chapter V.

Choice of Food

Mothers were asked to indicate what they would buy if they had a little more money to spend on food each week. Their responses are illuminating both in terms of the foods specified and of the frequency with which preferences for changes in expenditure patterns rather than specific foodstuffs are mentioned (Table 4-7). The major food item cited in more than one-third of the responses is meat, with quantity mentioned somewhat more frequently than quality as the direction in which change would occur. Fruits, vegetables, and juices occupy second place, while variety foods, such as candy and soft drinks, and dairy products and eggs are mentioned with almost equal frequency. Staples such as cereals and flour are at the bottom of the prospectively enlarged shopping list.

It may be suggested that these responses do not illuminate the major question as to whether the Family Benefits mothers are making wise food choices within the confines of a limited budget. It is probable that some are not. Recognition of this is perhaps indicated by suggestions from a few women that advice on family budgeting would be beneficial.¹⁴ It should be observed,

13. Canadian Welfare Council, Consumer Credit and the Lower Income Family (Ottawa: Canadian Welfare Council, 1970), p. 85.

14. Such comments, although few in number, were made spontaneously in responses to several questions in the interview schedule.

TABLE 4-7

PERCENTAGE DISTRIBUTION OF RESPONSES WHEN MOTHERS ASKED:
 "IF YOU HAD A LITTLE MORE MONEY FOR FOOD, WHAT WOULD YOU BUY?"

Specific foodstuffs

More or better quality meat	35.2
Fruits, juices and vegetables	20.1
Dairy products	5.3
Variety food--e.g., candy, soft drinks	8.3
Household products--e.g., toiletries, detergents	1.3
Staples--e.g., cereals, flour	<u>1.5</u>
	71.7

Changes in expenditure patterns

Buy food in quantity; buy ahead	10.3
Buy better quality food	2.3
Buy clothing	8.5
Buy other things or save the money	<u>7.3</u>
	28.4

(N) (398)

however, that, with one exception, the foods specified with greatest frequency -- meat, fruits and vegetables, dairy products and eggs -- are those which are major components of the Canadian food dollar. The 1969 national food expenditure survey indicates that 26.5 per cent of the food dollar is spent on meat and poultry; 15.8 per cent on dairy products and eggs; 12.8 per cent on fruits and vegetables. The percentages are larger if food consumed away from home -- 16.9 per cent -- is excluded from the calculation.¹⁵ The mention of foods classified as variety foods -- candy, nuts, soft drinks, and the like -- suggests a desire for commodities which, if non-essential, are standard items in the diet of many contemporary families. What is apparent is that Family Benefits mothers are indicating restrictions on food choice in the areas of heaviest proportionate expense for Canadian families generally.¹⁶

15. Statistics Canada, Family Food Expenditure in Canada, 1969, Table 4, p. 23.

16. A study in the United Kingdom found that housewives indicated a preference for spending increased amounts on milk, meat, eggs, and fruits -- foods in which consumption is greater for higher income groups. See J. C. McKenzie, "Poverty: Food and Nutrition Indices," in Townsend, Concept of Poverty, p. 82.

More than one-quarter of the responses indicate, that with a little more money to spend on food mothers in the study would make changes in their food buying patterns. A few suggest that they would buy foods of higher quality but the most frequent response is in the direction of better planning and greater efficiency: buying in quantity, taking advantage of sales, stocking up on staples. Such practices depend on a number of factors including availability of cash, transportation, and storage facilities. In these areas consumers with the greatest need to economize are not necessarily the best situated to exercise desirable options.

Some women reject the idea of making any changes in food expenditure patterns. Instead, they would spend the "extra" on non-food commodities or, very occasionally, they would choose to save it. It is possible that some women found the question derogatory to the self-image of the good homemaker; but the responses are also a rational assessment of budgeting on a limited income where the primary need for food may be relatively well-satisfied in comparison with other needs. The one area specified with any frequency in these responses is clothing. It is in the clothing rather than the food budget that financial stringency is most widely experienced.

Clothing Expenditures

Actual and Comparative Estimates

Women in the study were asked to estimate family clothing expenditures during the past year. Those who could not provide an estimate were asked to select an approximate figure from a series beginning with \$25. The two cost series were combined and the resulting distribution is given in Table 4-8.

Family Benefits mothers report a very low level of family clothing expenditures. More than one-quarter of the 384 mothers reporting give estimates of yearly expenses amounting to less than \$90 and the average annual clothing expenditure is approximately \$123. The proportion of women reporting a higher level of expenditure begins to drop sharply beyond \$200 and amounts to less than one-fifth of the entire number of families reporting. Even allowing for inaccuracies in estimated annual budgets, such figures suggest a minimal outlay for clothing needs by mothers in receipt of Family Benefits, particularly if these levels of expenditure are contrasted with some findings selected from the 1967 and 1969 national family expenditure surveys.

TABLE 4-8

PERCENTAGE DISTRIBUTION OF ESTIMATED CLOTHING
EXPENDITURES IN THE PAST YEAR BY FAMILY BENEFITS MOTHERS

\$410 or more	3.1
\$310 to \$409	2.6
\$210 to \$309	10.4
\$150 to \$209	24.7
\$ 90 to \$149	30.2
\$ 70 to \$89	9.1
\$ 40 to \$69	13.0
\$ 39 or less	6.8

(N) (384)

NOTE: Thirty (30) mothers provided no estimates on clothing expenditures during the past year.

In 1967 the average annual clothing expenditure for all families and individuals in the Toronto sample was \$670 (average income \$9,030). In the 1969 survey, the figure for the 957 families and individuals in the Toronto sample was \$838 (average income \$10,420).

In 1967 the average clothing expenditure for one adult with one or more children (average income \$4,914) in eleven Canadian cities was \$488. In 1969 for the same cities and family type (average income \$4,834) the figure was \$489.

In 1967 the average clothing expenditure for families of two or more persons (including families of two adults) was \$188 for those families in the eleven city survey with incomes under \$2,500.

In 1969 the average clothing expenditure for one adult with one or more children (average income \$5,434) in all "urbanization classes" in Ontario was \$594.¹⁷

17. Canada, Statistics Canada, Family Expenditures in Canada, 1969, Selected Tables (Ottawa: Information Canada, 1972), unpublished, and Statistics Canada, Urban Family Expenditure, 1967.

One of the problems of analyzing family clothing expenditures is that no scientific standard exists by which adequacy can be measured in terms of a family clothing inventory or an equivalent in expenditures necessary for maintaining such an inventory. Objective standards can be approached in certain areas such as the assessment of stocks of clothing required to meet specific climatic conditions, hygienic demands, and the growth needs of children. But many clothing needs are in large part socially defined and this element of relativity makes efforts to establish overall clothing standards without analysis of actual spending practices highly problematic. The development of general budgetary standards for family spending in such widely used consumer budgets as those prepared by the Bureau of Labor Statistics in the United States was based on analysis of consumer expenditure data for families of different composition and income levels. It has been suggested that a budget based on statistical analysis of the consumer behaviour of many families is particularly appropriate for clothing because of the importance of social factors in determining clothing choices.¹⁸ More, however, is known about one aspect of behaviour, expenditures, than about other aspects such as consumption practices -- e.g., level of inventory -- which may be important in relation to expenditures.

Relatively little empirical work has been carried out on the development of budgetary standards in Canada. The Social Planning Council of Metropolitan Toronto has produced budgetary estimates for family spending designed, according to the 1967 edition of its Guides for Family Budgeting, for a level of living:

...sufficiently above the subsistence-survival level as to be consistent with the maintenance of good health and a sense of self-respect, yet considerably below any level of living that could be called luxurious.¹⁹

The quality and quantity of goods and services necessary to achieve this broadly specified level of living had been determined in 1964 and these estimates were updated in 1967,

18. Margaret L. Brew, "Development of Clothing Budgets," Journal of Home Economics 46 (October 1965): 578-582.

19. Social Planning Council of Metropolitan Toronto, Guides for Family Budgeting (Toronto, 1967), p. 4.

but only in terms of pricing.²⁰

For comparative purposes the family clothing expenditure estimates reported by Family Benefits mothers are presented (Table 4-9) in conjunction with clothing expenditures calculated for all families in the sample, according to family size and age composition, on the basis of the budgets presented in the Guides (1967 edition). According to the Social Planning Council projections, the average clothing budget for a housewife with one child aged under two years, which would be considered the smallest spending unit among families in the Family Benefits sample, would be \$197 annually.

TABLE 4-9

COMPARISON OF FAMILY BENEFITS MOTHERS AND SOCIAL
PLANNING COUNCIL CLOTHING EXPENDITURE ESTIMATES

Clothing Expenditure Estimates		
	Family Benefits Mothers	Social Planning Council (based on 1967 budgets)
	%	%
\$410 or more	3.1	28.7
\$310 to \$409	2.6	26.3
\$210 to \$309	10.4	29.5
\$150 to \$209	24.7	15.5
\$ 90 to \$149	30.2	-
\$ 70 to \$89	9.1	-
\$ 40 to \$69	13.0	-
\$ 39 or less	6.8	-
	(N) (384)	(414)

NOTE; N's differ because estimates based on the Social Planning Council budgets were calculated for the 30 families for which the mother could provide no estimate of clothing expenditures during the previous year.

20. At the time of writing the Guides for Family Budgeting was under revision.

On this basis at least 60 per cent of Family Benefits mothers are spending below the amount set out as the minimum for the family type in this study. Obviously, great caution must be used in relating the two sets of figures. The Social Planning Council presents a budget which:

...represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement.²¹

The assumption of an inventory on hand is generally made in developing family budgets, including those of the Social Planning Council. Current expenditure on clothing, a semi-durable good, is assumed to be a function of past expenditure which is represented in current clothing stocks. Relatively little, however, is known about the composition of clothing stocks at varying income levels although it has been found that inventory is positively associated with income.²² Hence, the applicability of such a budget to lower income families is problematic without studies to determine the levels of inventory which such families are likely to have on hand.

The Social Planning Council budget made no allowance for economies in clothing use within larger families because of sharing or handing down clothes since it was considered that no authoritative basis was available by which to reduce costs according to family size.²³ However, at least one study carried out in the United States found differential use of such practices and of supplementary sources of clothing acquisition at different income levels.²⁴ For example, clothing handed down from outside the family and purchased used clothing were of particular importance in lower-income families. The present study of Family Benefits mothers

21. Social Planning Council, Guides for Family Budgeting, p. 17.

22. Evelyn Kielty, "Clothing Consumption by Women in Low to Moderate Income Families" (M.Sc. thesis, Iowa State University, 1970).

23. Social Planning Council, Guides for Family Budgeting, p. 17.

24. Sister Catherine Peters, "Clothing Acquired from Supplementary Sources by Low to Moderate Income Families in a Midwestern City" (M.Sc. thesis, Iowa State University, 1968), *passim*.

provides evidence that supplementary clothing sources are highly significant for this specific type of family. Clothing budgets for families at varying income levels should be expected to take into consideration differential practices among such groups. Studies of consumer practices would materially assist in the interpretation and utilization of expenditure data and in the development of low-income clothing budgets.²⁵

Patterns of Family Clothing Expenditures

The analysis of the variation in clothing expenditures among the families in this study centred on an examination of the association between expenditures and family size, age composition, and age dispersion of the children. Factors such as climate, farm or urban residence, age, occupation and income, which have been shown to be related to clothing expenditure in broader studies of consumer expenditures, are largely controlled through sampling restrictions in the present study and were not examined.²⁶ In addition, sex of children, a variable which investigators have found to be related to expenditures, was not examined since there was no entirely reliable way to differentiate between male and female dependants from the data available in individual Family Benefits files.

It might be thought intuitively that clothing expenditures would increase with family size; however, empirical evidence has only partially confirmed this. Where there is a relatively slight increase in income with family size, as is frequently the case, the proportion of the family budget devoted to clothing

25. For instance, it has been found in the United States that purchased used clothing is an "inferior good" -- that is, a commodity bought in considerably larger quantities by low-income families than by high-income families. Hence, in the development of one low-income clothing budget, the decision was made to translate purchases of used clothing into purchase new and supplementary sources. See Geitel Winakor et al., "Development of Low Income Clothing Budgets," Journal of Home Economics 63 (April 1971): 256-262.

26. Margaret L. Brew et al., Family Clothing Inventories and Purchases...With an Analysis to Show Factors Affecting Consumption, Agricultural Information Bulletin, No. 148 (Washington, D.C.: U.S. Department of Agriculture, 1956).

is likely to remain about the same. For instance, the 1967 urban family expenditure survey in Canada found that:

Expenditure on clothing by family type varied between 7 per cent and 11.7 per cent of total expenditure.... There is evidence also of accommodating additional family members within the same budget, thus the two-adult groups, with no children, one child, and five or more children had very nearly the same incomes and the percentages of total expenditure were 7.6, 7.4 and 7.8 respectively. This aspect is reflected also in the higher income groups, but to a diminishing extent...²⁷

In cross-national comparisons it has also been found that the percentage of family expenditure on clothing does not vary greatly over time, with size of family, and from high to low income groups.²⁸

In the case of an allowance which includes income increments on the basis of family size, it might be anticipated that actual expenditures would increase although the proportion of the budget used for clothing might remain about the same. We have no data bearing on the proportion of income used by Family Benefits mothers for clothing purchases but,

TABLE 4-10

CLOTHING EXPENDITURE AND FAMILY SIZE

Clothing Expenditures (Per Year)	One Dependant	Two to Three Dependants	Four or More Dependants
	%	%	%
\$120 or more	7.1	15.4	31.6
\$150 to \$209	21.2	23.6	32.9
\$ 90 to \$149	30.1	32.8	23.7
\$ 89 or less	41.6	28.2	11.8
(N)	(113)	(195)	(76)
r = .29			

27. Dominion Bureau of Statistics, Urban Family Expenditure, 1967, p.13.

28. Margaret Wynn, Family Policy (London: M. Joseph, c.1970), p. 92, with supporting evidence in Table 7, pp. 93-4 for European countries and the United States.

consistent with our expectations, there was a positive association between clothing expenditures and family size (Table 4-10).

In addition to examining the relationship between clothing expenditure and family size we also sought evidence bearing on the relationship between clothing expenditure and the presence of children in older age groups, a variable which a few investigators have found to be positively associated with clothing expenditures.²⁹ The rationale for investigating this relationship lies in two interrelated observations. First, as children enter adolescence the demands of rapid growth and general physical development are such that clothing is rapidly outgrown and new clothes, in generally more expensive sizes, must be purchased. At the same time, the social function of clothing becomes more significant so that the child who was once chiefly concerned with comfort is increasingly aware of social standards and peer group pressures which independently affect clothing expenditures. The combination of more expensive clothing demands with the diminishing importance of sources of clothes other than those purchased, it has been suggested, leads to substantial increases in expenditure when teen-agers are among the dependants in a family.³⁰

To test the hypothesis that families with adolescent dependants would reflect generally higher levels of expenditure, we employed age of eldest dependant as the measure of the independent variable and cross-tabulated it with clothing expenditures. The findings presented in Table 4-11 would seem to confirm previous research findings. Almost one-fourth of the mothers whose eldest dependant is 12 years or older report spending \$210 or more per year for clothing compared to less than one-tenth of the mothers whose eldest dependant is 11 years or younger. But can we be confident of this interpretation?

29. Grace K. Kunz, "Consumption of Children's Clothing by Low to Moderate Income Families in a Midwestern City" (M.Sc. thesis, University of Iowa, 1970), pp. 62-3.

30. Geitel Winakor et al., "Clothing Budgets for Members of Low-Income Families in Midwestern Cities," Journal of Home Economics 63 (May 1971): 357.

TABLE 4-11

CLOTHING EXPENDITURES AND AGE OF ELDEST DEPENDANT

Clothing Expenditures (Per Year)	Age of Eldest Dependant	
	11 Years or Younger	12 Years or Older
	%	%
\$210 or more	9.3	22.4
\$150 to \$209	18.6	30.3
\$ 90 to \$149	36.1	24.9
\$ 89 or less	36.1	22.4
(N)	(183)	(201)
$r = .25$		

It has already been demonstrated in Table 4-10 that clothing expenditures are related to family size; and data presented earlier on the relationship between family size and age of dependants indicate that families with only one dependent child are less likely than larger families to have an eldest dependant 12 years of age or older. Therefore, we re-analyzed the relationship between clothing expenditure and age of eldest dependant controlling for the effects of family size in order to be sure that the initial interpretation is not misleading.

What is the impact of family size on the original relationship between clothing expenditures and age of eldest dependant? The data presented in Table 4-12 show that, when family size is controlled, the positive association between clothing expenditures and age of eldest dependant disappears among one-dependent families, is somewhat less than the original association among families with two or three dependants, and is considerably more than the original association among families with four or more dependants.

On the basis of these findings, it is necessary to modify the simple interpretation of Table 4-11 as indicating that Family Benefits mothers with adolescent dependants (defined as children aged 12 years or more) are more likely to have higher levels of clothing expenditure than those mothers whose families are generally younger. The data presented in Table 4-12 suggest that the proposition is valid for mothers with two or more dependants and an eldest dependant 12 years or older, but that it is not consequential for families with only one dependant.

TABLE 4-12
CLOTHING EXPENDITURES AND AGE OF ELDEST DEPENDENT
CHILD CONTROLLING FOR FAMILY SIZE

Clothing Expenditures (Per Year)	One Dependant		Two to Three Dependents		Four or More Dependents	
	11 Years or Younger	12 Years or Older	11 Years or Younger	12 Years or Older	11 Years or Younger	12 Years or Older
	%	%	%	%	%	%
\$210 or more	5.6	9.5	9.8	20.4	20.0	35.7
\$150 to \$209	19.7	23.8	18.5	28.2	15.0	39.3
\$ 90 to \$149	32.4	26.2	39.1	27.2	35.0	19.6
\$ 89 or less	42.3	40.5	32.6	24.3	30.0	5.4
(N)	(71)	(42)	(92)	(103)	(20)	(56)
	r = .07		r = .19		r = .35	

Why the presence of teen-agers does not have the same effect on expenditures for all families, regardless of size, cannot be explained on the basis of the evidence currently available in the survey. It may be speculated, however, that among families with several children and an eldest child in the higher age category the age effects are cumulative: that is, the general age level of the family is higher and hence expenses tend to increase more rapidly than in families with one child.

A third variable which was utilized in the analysis of the variation in clothing expenditures among the families in this study and which reflects another dimension of family composition was age dispersion of the children.³¹ Although there is little systematic evidence bearing on the relationship between this variable and clothing expenditures, at least one investigator in the United States, using an approach which included identifying the sexual composition as well as the age dispersion characteristic of the family, concluded:

Age proximity to the next older sibling of the same sex was a significant factor for boys and girls for clothing handed down within the family.³²

On the basis of this evidence it was hypothesized that families having dependent children grouped closely together in age would have lower clothing expenditures than those with a wide dispersion in age since sharing clothing and handing it down within the family are likely to be easier where children are much the same age. However, no relationship was found to exist between clothing expenditure and age dispersion of children in this study.

Patterns of Acquiring Clothing

In order to provide a framework for the interpretation of clothing expenditure data, the survey included questions on the sources of clothing which Family Benefits mothers use. Most

31. The measure of age dispersion employed in this study was the mean deviation of dependants' ages and is symbolically represented as follows:

$$\sum_{i=1}^n (A_i - \bar{A}) / N$$

32. Peters, Clothing Acquired from Supplementary Sources, p. 150.

consumer expenditure surveys disregard the value of clothing acquired in ways other than purchased new. Presumably such clothing is not likely to affect the amount of purchase by the average family; but there is some evidence that there are significant differences in the importance of supplementary sources of clothing, and their use, at different income levels.³³ We included a number of questions on the use of supplementary sources of clothing for the family--e.g., home sewing, purchases of secondhand clothing, gifts from relatives or friends, church organizations, or other community agencies; and mothers were asked to estimate the proportion of both family clothing and clothing for themselves which they purchased new.

The comparisons between the mother's own purchases of new clothing for herself and the purchase of new clothing for her children are illuminating (Table 4-13). One method of coping on a limited family clothing budget is for adult members to economize on their own clothing in order to provide for the rest of the family clothing needs. Allocation of money first and primarily for children's clothing is apparently a common practice among the women in this study. Women in

TABLE 4-13

PERCENTAGE DISTRIBUTION OF SELF-ESTIMATES OF EXPENDITURES
FOR "NEW" CLOTHING, FOR CHILDREN AND FOR SELF

=====		
<u>How much clothing do you buy new:</u>		
	<u>For Children</u>	<u>For Self</u>
Almost all	39.9	27.0
Most	14.3	6.1
Some	28.7	19.2
Hardly any	13.3	33.1
None	3.9	14.6
	(N)	(411)
	(414)	
=====		

33. For a clothing study which focuses on the utilization of supplementary sources of clothing see *ibid.*

receipt of a Family Benefits allowance are primarily housewives, and housekeeping is an occupation which entails a minimum outlay on clothing. Almost half the mothers claim that they make hardly any or no clothing purchases for themselves. Such economy is all the more significant since the mothers must obtain most, if not always all, their own clothing from sources outside their immediate family. Moreover, the extent of "making do" is not necessarily revealed in answers concerned with proportion of clothing purchased new since no account is taken of how often clothes are bought. It may be possible for a housewife to extend the life of her own clothing over a relatively long period of time whereas a much greater turnover of children's clothing is required.

Does extent of purchase of new clothing show any relationship with family clothing expenditure? Is it possible to economize by using supplementary clothing sources so that cash outlay for clothing is reduced? We found that the only variable which showed a relatively strong association with clothing expenditures was the proportion of children's clothing purchased new (Table 4-14). There was a slight tendency for

TABLE 4-14

CLOTHING EXPENDITURES AND SELF-ESTIMATE
OF PROPORTION OF CHILDREN'S CLOTHING PURCHASED NEW

Clothing Expenditures (Per Year)	How much of your children's clothing do you buy new:		
	Hardly Any or None	Some	Most or Almost All
	%	%	%
\$310 or more	3.0	1.8	8.8
\$210 to \$309	6.1	8.0	13.2
\$150 to \$209	6.1	22.1	32.2
\$ 70 to \$149	39.4	46.0	35.6
\$ 69 or less	45.5	22.1	10.2
(N)	(66)	(113)	(205)
G = .47			

expenditures to increase as more new clothing was purchased when the mother's pattern of purchase for herself only was considered (Supplementary Table 4-A), which would seem to lend further support to the finding that children's clothing is more

significant in the clothing budget than mother's clothing.

Finally, in order to assess the extent to which the responses to the two questions regarding amount of clothing purchased new were reflected in actual expenditure patterns, a variable identified as "proportion of family clothing purchased new" was created by combining the responses to the two questions on the extent of the mother's and the children's clothing purchased. Despite the fact that mothers are more likely to purchase new their children's rather than their own clothes, more than one-quarter of the women in the study say that they purchase new almost all the clothing used by the family. When this variable was cross-tabulated with clothing expenditures, it was found (Table 4-15) that those mothers who were identified as having bought all or most of the family's clothing new have somewhat higher levels of expenditure than mothers who were identified as having purchased new only some of the family's clothing. Mothers who report that they purchase new very little

TABLE 4-15

CLOTHING EXPENDITURES AND SELF-ESTIMATE OF
PROPORTION OF FAMILY CLOTHING PURCHASED NEW

Clothing Expenditures (Per Year)	Hardly Any or None	Some	Most or Almost All
	%	%	%
\$210 or more	4.5	14.3	26.3
\$150 to \$209	6.8	26.5	28.4
\$ 90 to \$149	22.7	33.5	25.3
\$ 89 or less	65.9	25.7	20.0
(N)	(44)	(245)	(95)
G = .39			

of the family's clothing exhibit relatively low levels of clothing expenditure. A higher positive association between the two variables might have been obtained if finer distinctions had been made within the somewhat disparate group of women identified as having purchased "some" of the family's clothing new.

Use of Supplementary Clothing Sources

Extent of purchase of new clothing is obviously related to utilization of supplementary sources of supply. There is a variety of means of acquiring clothing: among them are purchase

secondhand, gifts of new clothing, handing down clothing within and from outside the family, home sewing. Mothers were asked to list other sources of acquiring clothing in addition to buying new clothes and they were asked specifically whether they bought any children's clothing secondhand. In a metropolitan centre such as Toronto a considerable number of stores and organizations sell secondhand clothing. There are stores specializing in such merchandise; there are several voluntary and church-related organizations such as the Junior League, the Salvation Army, the St. Vincent de Paul Society, and the Society for Crippled Civilians which sell used clothes; and there are also occasional community sources such as rummage sales. Opportunities exist in greater variety in Toronto than are likely to be found in smaller centres; thus, it was of interest to learn whether Family Benefits mothers utilize these sources. Table 4-16 indicates that there is considerable use of secondhand stores for the acquisition of children's clothes. Almost

TABLE 4-16

SELF-ESTIMATE OF PROPORTION OF CHILDREN'S CLOTHING
PURCHASED NEW AND SECONDHAND CLOTHING BUYING PATTERNS

Secondhand Clothing Purchases:	Proportion of Children's Clothing Purchased New:		
	Hardly Any or None	Some	Most or Almost All
	%	%	%
Yes	60.0	68.9	24.1
No	40.0	31.1	75.9
(N)	(70)	(119)	(224)
G = .39			

two-thirds of mothers who indicate that the purchase of new clothing for their children is heavily supplemented by access to other sources report that they buy children's clothing secondhand. No enquiry was made about the frequency of use or the amount purchased from secondhand stores.

It is significant also that about one-quarter of mothers in the study mention purchasing secondhand clothes for themselves. Clothing studies in the United States have found that children's clothing is more likely to be purchased secondhand than adult clothing and that the proportion of families buying used clothing is much greater at low incomes than at high incomes. Peters concludes:

For individuals, as well as families, income adequacy was the only variable consistently effective in explaining variation in acquisition of and expenditure for used clothing.³⁴

Our data are consistent with these findings. Family Benefits mothers resort to purchase of secondhand clothes for their children, and to a lesser extent for themselves, as a means of stretching the clothing budget.

For fifty mothers -- over 10 per cent of the sample -- purchase, whether new or secondhand, is the only source of children's clothing; and for an almost equal number although not necessarily the same individuals, purchase is the only method of obtaining their own clothes. For those women who do have one or more methods of acquiring family clothing beyond purchase no relationship was found between proportion of family clothing purchased new and access to extra sources. Those who buy almost all family clothing new mentioned the additional sources set out in Table 4-17 with about the same frequency as

TABLE 4-17

PERCENTAGE DISTRIBUTION OF SOURCES OF
FAMILY CLOTHING OTHER THAN PURCHASE

	Children's Clothing	Respondents' Clothing
Home sewing	35.7	33.6
Given by relatives	62.3	31.4
Given by friends	53.2	47.5
Given by church or church- sponsored agency	12.5	38.1
Other community source--e.g., school, Board of Education	3.9	8.3
Other	1.1	1.1
Average number of alternative sources per respondent	1.69	1.60
(N)	(361) ^a	(360) ^b

^a Fifty (50) mothers indicated that purchase was the sole source of children's clothing; three (3) mothers did not answer the question.

^b Fifty-one (51) mothers indicated that purchase was the sole source of their own clothing; three (3) mothers did not answer the question.

did those who buy almost none. To the extent, then, that a differential exists it must be in the quantity of clothing acquired.

Home sewing as a supplementary source of family clothing is frequently mentioned by the mothers, as are gifts of clothing from relatives and friends. Some of this clothing may be new, but it is just as likely to be used clothing which is handed on to Family Benefits mothers.

No enquiry was made about the practice of hand-downs and sharing of clothing within Family Benefits families. The fact that expenditures on clothing are not more strongly related to family size suggests that such practices may be operative. An alternative possibility is that the extensive utilization of sources supplementary to purchase occurs because of the inability to rely on hand-downs. Poor families sometimes practice an initial economy in buying clothes of poor quality which then reduces the possibility of passing them on to other members of the family. Peters found that families in the middle income classes were most likely to hand down clothing, presumably because they can afford to buy durable clothing and yet have some financial incentive to use hand-downs, as contrasted with both lower and higher income groups. Moreover, the lower the family income, the more likely the family was to acquire used clothing from sources outside the family.³⁵ Certainly Family Benefits mothers in this study are aided by gifts of clothing from relatives and friends. In addition, agencies and organizations in the community provide assistance, particularly with clothing for the children.

Credit and Debt

Introduction

There are two broad, and not entirely compatible, views of the use of consumer credit by low-income groups in North America. The first may be summarized in the words of one much-cited study of low-income credit patterns in New York City:

Installment credit has ...been the door through which the poor have entered the mass consumption society, and they, more than any other group, have been victimized by the fraud and deception that have accompanied this method of selling.³⁶

35. Ibid., pp. 116-7, 148.

36. David Caplovitz, The Poor Pay More (New York: The Free Press, 1967), Preface to the 1967 edition, xvii.

This perspective, strengthened by the weight of evidence produced in a number of studies and investigations, gave impetus in the 1960's to reforms such as the "truth in lending" legislation in the United States and Canada, reforms which appear to have particular relevance for lower-income groups.

Some of the same studies, and others, have demonstrated that the lowest, like the highest, income groups are proportionately underrepresented among consumers with indebtedness. It is in the middle range of income that credit use is highest. Differential use of credit among income groups has been confirmed in the United States by the annual surveys of consumer finances published by the Institute of Social Research, University of Michigan. In Canada, fragmentary evidence suggests that the pattern may be similar.³⁷

Statistics indicating differential use of credit provide little evidence about the problem of indebtedness within income groups; but they do raise the question of access to credit by low-income individuals. Studies such as that by Caplovitz suggest that some exploitative practices persist because of the non-availability or non-attractiveness of more legitimate credit for poor people. As the price of active participation in the mass consumer society, the poor pay more or else opt out by exercising virtues of thrift and self-denial no longer evident among their better-off contemporaries. Hence demands have recently arisen for provision of consumer credit to lower-income people. In the United States the National Welfare Rights Organization has urged major retailers to extend credit

37. In 1962, about one-third of all households reported installment debt in a special study carried out for the Royal Commission on Banking and Finance. Where incomes were \$1,999 or under or \$15,000 and over there was somewhat less use of credit than in the middle ranges. See J. V. Poapst, Consumer Survey, Table 76, p. 58 in Canada, Report of the Royal Commission on Banking, Appendix Vol. A (Ottawa: Queen's Printer, 1964). The Canadian Bankers' Association noted in a recent publication: "Studies made in the U.S. and Britain show that the main users of consumer credit are in the middle income groups. Data for Canada is incomplete, but there is little evidence to support the argument that the lower income groups are the heaviest users of credit." CBA Bulletin 15, No. 2 (March 1972). In any case, the relationship is complex since both income and borrowing are related to stages in the life cycle.

to welfare recipients. In American ghettos credit unions have been funded with government aid.³⁸ Such moves indicate increasing acceptance of the efficacy of credit for a group where problems arising from indebtedness had previously been the major focus of concern.

Indebtedness of Family Benefits Mothers

In this study questions were asked about the extent and the kind of indebtedness which exist among social assistance families headed by women. In the Family Benefits Act there is provision that an allowance "is not subject to attachment or seizure in satisfaction of any claim against the recipient."³⁹ Hence women in receipt of Family Benefits have an allowance which is protected against creditors in case of default. It is not known whether this provision has a deterrent effect on the extension of credit by certain merchants and agencies. It is significant, however, that a recent report issued by the Canadian Bankers' Association analyzing the rapid expansion of consumer credit in Canada mentions the increasing security offered by such sources of income as welfare payments:

Another factor in lenders' confidence has been that consumer income today is increasingly backed by the availability of wider unemployment compensation, welfare payments and other support.⁴⁰

38. Speech by Nathaniel E. Butler, Educational Director, National Conference of Commissioners on Uniform State Laws, Consumer Credit in North America (Preliminary Report), University of Toronto School of Business, 1970.

At the same conference I. M. Millstein, Member of President Nixon's National Commission on Consumer Finance, commented: "It appears to me that, appropriate or not, the question of the availability of consumer credit is going to be a big consumer credit issue for government in the years ahead."

39. Ontario, The Family Benefits Act, Revised Statutes of Ontario 1970, c.157, s.5(b).

40. CBA Bulletin 15, No. 1 (February 1972).

Advertisements which make recipients of "mothers' allowances" a specific target for promotion are not uncommon.

To what extent are Family Benefits mothers resident in a major metropolitan centre users of consumer credit? At the time of interview, 3 in 10 mothers in the study stated that they were making payments for goods and services purchased through credit extended by merchants. Among the 122 women reporting active accounts with merchants a substantial majority (91 respondents) are making payments on three accounts, the maximum number reported. These responses cover credit extended by vendors of goods and services. Increasingly in North American society the trend has been for consumers to utilize "cash credit" made available through commercial loan agencies. Asked to indicate whether they had cash indebtedness of any sort, only 34 mothers (8.2 per cent of the sample) state that they have debt outstanding to commercial lending agencies. Of 38 loans reported from commercial sources slightly more than half (20) are from finance companies; banks, including five credit card accounts, account for all others with the exception of two loans owing to credit unions.

Much more significant than commercial agencies as a source of loans to Family Benefits mothers are the private resources of family and friends. Almost twice as many cash loans are reported from private individuals, particularly relatives, as from commercial agencies. Disregarding small loans under \$25, respondents were asked whether they were repaying loans on a regular basis. About half the larger loans are being paid back regularly; about 10 per cent are in effect "forgiven" and, for the remaining 40 per cent, loan payment is said to be contingent on the achievement of more favourable financial circumstances. To a great extent the flexibility in terms of re-payment reflects the preponderance of personal loans from individuals.

In practical terms, perhaps the most realistic way to appraise the indebtedness of mothers in this study is in terms of the amount they repay each month. Studies indicate that this is the way in which many credit users perceive their capacity to pay off installment debt. For instance, in the United States the authors of the 1967 Survey of Consumer Finances report:

The majority of family heads -- including educated people -- either do not know how large the interest charges are or greatly underestimate these charges. Buyers of durable goods appear to be concerned primarily with the amount of monthly payments (which they do know) rather than with the cost of borrowing.⁴¹

When the total amount of monthly payment for each respondent was calculated, it was found (Table 4-18) that 27.4 per cent of women in debt are making monthly payments in excess of \$25, a slightly smaller proportion are paying less than \$10, and 52.0 per cent have monthly payments in the middle range of \$10 to \$24. The average monthly installment to merchants and/or cash loan creditors is \$21. For some of those making payments in the upper range the level of indebtedness is excessive.

TABLE 4-18

PERCENTAGE DISTRIBUTION OF
AMOUNT OF MONTHLY PAYMENTS
ON VENDOR AND CASH CREDIT ACCOUNTS

\$50 - \$99	5.3
\$25 - \$49	22.1
\$15 - \$24	26.0
\$10 - \$14	26.0
\$ 1 - \$ 9	20.6
(N)	(131)

To illustrate the distortion in spending patterns which may result from heavy monthly commitments for indebtedness on a relatively low income, the details of one case are provided. A mother with seven dependent children, resident in public housing, is paying a monthly total of \$88 on five accounts owing to merchants and loan companies. The amount outstanding is \$1,142. Her family grocery budget is \$85 a month "...at present because of all the money I owe;" and her annual budget for clothes is estimated at \$250. She comments on the clothing situation:

41. George Katona et al., 1967 Survey of Consumer Finances (Ann Arbor, Mich.: The University of Michigan, 1968), p. 135.

It's too expensive for clothes -- can't manage to buy things for them all and have anything left for food. My teen-age daughter and I share a pair of boots. When she goes out I have to stay home. When I have to go to the doctor, etc. she has to stay home from school.

The case is atypical but it illustrates the constraints which may be placed on essential expenditures such as food in extreme instances of indebtedness.

Of the 36 women in the sample who may be described as being moderately to heavily indebted (defined as having regular monthly payments of \$25 or more), about two-thirds are paying on multiple accounts. The higher the total monthly payments, the more likely the respondent is to have more than one account. It is the cumulative effect of using several credit sources which appears to precipitate problematic levels of installment payment among this sample of Family Benefits mothers.

Since credit extended by merchants is the type most frequently utilized by women in this study, this form of credit was examined to determine whether there appears to be any relationship between certain personal characteristics of Family Benefits mothers and their use of installment credit to purchase goods and services.

Among heads of families in the general population the existence of certain relationships between family characteristics and credit use has been substantiated by survey research in North America. Highly salient as a factor in credit utilization is the stage which the family head has reached in the life cycle. For the average family there is a pattern over time. During the early years of marriage and family formation credit use increases; it reaches a peak, and then declines into the years of retirement. Certain background variables such as education appear relevant.⁴²

Hypothetically, such relationships might not be found among the mothers in this study; and there are a number of reasons for this. The heads of families in this study are female, an atypical situation in itself. There are unknown

42. Ibid., pp. 16-17, 177.

structural constraints on credit use because of the source and limitations of family income. Life cycle effects are less clearly predictable. Disruptions in family life due to the death or departure of one partner have incalculable financial consequences; and for the previously married who are successor heads of families attitudes to credit and money management might be expected to reflect experiences during marriage as much as more remote background factors. The sample does not encompass the entire spectrum of age or education.

With only one background variable, country of origin, was it expected that credit utilization might be associated. Europeans have continued to be much less accepting of the idea of credit, and more sparing in its use, than North Americans.⁴³ It was thought that Family Benefits mothers born in Canada would be more likely to be credit users than those born in continental Europe, particularly since many immigrants came to Canada as adults. This proved not to be the case. Immigrants, including those of European origin, have a somewhat different pattern of credit use than the Canadian born (as noted later in this section), but they are as likely to utilize credit. Other background and demographic variables -- e.g., age and education of the respondent, age and size of family, dependency status, and length of time on Family Benefits -- showed no relation to credit use.

TABLE 4-19

PERCENTAGE DISTRIBUTION OF
SOURCES OF VENDOR CREDIT

=====	
Home sales companies	36.3
Department stores	23.8
Furniture and appliance stores	21.2
Credit jewellers	8.7
Clothing stores	5.0
Utility companies	1.9
Drug stores	0.6
Other	2.5
Average number of accounts per respondent	1.3
(N)	(160)
=====	

43. George Katona et al., Aspirations and Affluence (New York: McGraw-Hill, 1971), passim. In a study of use of credit by lower-income families in Hamilton, Ontario, it was found that there was a marked tendency for both husbands and wives of indebted families to have been born in North America rather than elsewhere. See Canadian Welfare Council, Consumer Credit and the Lower Income Family (Ottawa, 1970), p. 78.

Respondents were asked about the type of sales firm to which they are making payments. Table 4-19 outlines the sources of vendor credit. The sales agencies responsible for slightly more than one-third of the accounts are those which specialize in making sales contacts within the household. There are contacts by mail and by telephone, and there is the ubiquitous door-to-door salesman who is very likely to find at home the subjects of this study, housewives, for the most part non-working, with children. Direct sales account for about 4 per cent of the value of retail sales in Canada.⁴⁴

The factors which lead to the apparently high utilization of accounts with direct-sales companies are outside the scope of this study. The goods which such firms sell tend to be relatively inexpensive and many of them are articles which have been aptly described as items of postponable demand: magazines, cosmetics, jewellery, cookware, draperies. But it should not be assumed that impulse buying and the dubious selling practices which have been identified with some, although by no means all, direct sellers are explanations for the frequency of direct-sales accounts. Home sales may be a convenience for those who find it difficult or costly to make shopping trips. An impressionistic scan of the companies mentioned by respondents suggests they purchase a considerable range of household goods and, occasionally, clothing. To what extent the availability of credit is a factor in such sales is a matter of speculation.

The survey data provide some information about the users of credit from home-sales companies. Although the relationship is not statistically significant, those with lower education (defined as grade 8 or less) are somewhat more likely to buy from home-sales companies and less likely to be paying on department store accounts than those with higher levels of education. Differences also appear in the type of vendor credit according to ethnic background. With the exception of three mothers born in the United Kingdom, women born outside Canada have no indebtedness to home-sales companies. If there are any victims of a form of credit buying conventionally associated with the susceptibility of housewives to sales promotions in their own homes, they are the native Canadians, and not, as might be expected, those less familiar with the credit culture of North America.

Purchase from home-sales companies is also found to be associated with use of multiple store accounts. Only 31 women

44. Canada, Statistics Canada, Direct Selling in Canada, 1970, Cat. no. 63-218 (Ottawa: Information Canada, 1972), Table A, p.2.

report having more than one account, but they are more likely to be customers of the home-sales companies than are women reporting payments on only one account.

On the whole, the utilization of vendor credit by women in the sample, although perhaps more common than might be anticipated (29.5 per cent of the total sample), is moderate. Both the frequency of accounts with merchants and the range of merchants providing credit suggest that credit is reasonably accessible to Family Benefits mothers resident in the metropolitan area.⁴⁵ Only eleven women in the study volunteer comments to the effect that credit is not available to them. In the words of one respondent:

Can't get credit even if I want to. I
am not going to shady stores. They just
cheat you.

Within the limits of the data the question of utilization of credit is more readily ascertained than are such other important questions as the cost of the credit available.

Credit Use and Money Management

The way in which a family utilizes credit is part of the larger question of money management. Personal characteristics as well as cultural norms are important factors in approaches to money management; and among lower-income families there are also the structural constraints of managing within a limited budget. Borrowing money is more likely to be a personal than a

TABLE 4-20

PERCENTAGE DISTRIBUTION OF USES OF CASH LOANS OVER \$25

Purchase of household goods--e.g., furniture, TV, stereo	29.9
Housing expenses, including maintenance, taxes, and moving costs	13.7
General living expenses	15.4
Medical and health expenses	10.3
Family clothing	4.3
Seasonal expenses--e.g., Christmas	12.0
Other	14.5

(N) (117)

45. We do not know, however, how many of these accounts were established before women became Family Benefits clients.

commercial transaction for women in this study; hence, it reveals more clearly the ways in which some women cope with a low income situation than do the purely commercial transactions of vendor credit which are, moreover, largely restricted to the purchase of durable and semi-durable goods.⁴⁶ Table 4-20 illustrates that cash loans are used to finance the purchase of consumer durables -- viz., furniture, stereo and television sets and refrigerators. But, more frequently, cash loans are used to answer the day-to-day problems (or, perhaps more accurately, end-of-the-month problems) which some women have in managing on a limited income and in coping with extra, particularly unexpected, expenses such as those brought about by sickness or by having to move from one place to another.

There is additional evidence in the survey data of occasional, and sometimes continuing, difficulty in matching expenditures with income. An examination of the responses of a minority of Family Benefits mothers (30.7 per cent) who say that they sometimes get behind in the payment of their regular bills reveals parallels, in important ways, with the reasons for borrowing cited by those respondents who have obtained loans (Table 4-21). Borrowing money and delaying the payment of bills

TABLE 4-21

PERCENTAGE DISTRIBUTION OF REASONS FOR
GETTING BEHIND WITH BILLS

=====	
Selective payment--i.e., delaying payments to creditors	22.8
Seasonal expenses--e.g., Christmas	13.4
Not enough income to cover expenses	11.0
Expenses related to one specific situation--e.g., money stolen	11.0
Family or personal clothing	7.9
Housing expenses	7.1
Medical and health expenses	4.7
Other	22.0
(N)	(127)

46. The purchase of food is almost entirely for cash. Only 6 per cent of women in the study reported ever charging their groceries and almost none mentioned credit as a reason for shopping at a particular food store.

both emerge as practices utilized to cope with certain common financial situations. Moreover, delaying the payment of some bills each month is part of the on-going process of money management by some mothers. Seven per cent of women in the study report that they alternate payment of bills from month to month on the principle, as one respondent aptly commented, of "robbing Peter to pay Paul."

Thus, the problems which some women find in managing their income are evident in the resort to borrowing, often from personal sources, and to delays in making bill payments. Neither practice, nor the utilization of credit to finance consumer goods, should be construed as sufficient evidence of serious problems in money management; but there is some indication that a small group of mothers is in financial difficulty because of debt outstanding. A few spontaneous comments were made in the interview about the utility of counselling in money management and undoubtedly some women would profit from counselling in this area. In pointing up the existence of problems, however, it should not be overlooked that many mothers are experienced and competent managers; and for some, at least, the Family Benefits allowance has permitted the achievement of a more secure financial position than previously attained.

In summarizing their own indebtedness position at the time of interview as contrasted with time of entry to the Family Benefits programme, almost 4 in 10 mothers state unequivocally "no debt then or now." The proportion is actually higher since some respondents, confused by the wording of the question, say that they owe the "same" amount of money when they mean that they do not get into debt. In contrast to the 17.6 per cent of the sample owing more when interviewed than prior to receipt of Family Benefits, a slightly higher proportion (22.0 per cent) reports a lower level of indebtedness.

Summary

Family Benefits mothers were asked to estimate their monthly expenditures on food and clothing. Average monthly expenditures on food are \$99 which approximates the average food expenditure of comparable Canadian families in a national survey conducted in 1969. Although larger families are found to have higher expenditures on food, they spend proportionately less than smaller families. Those in which the eldest child is 12 or older spend proportionately more on food than families with younger children. The mothers indicate they are restricted in buying foods on which most Canadian families expend

the highest proportion of their food dollar -- meat, fruit, vegetables, dairy products, eggs, and variety foods.

However, it is in the clothing rather than the food budget that the mothers experience financial stringency. The average estimated family expenditure for clothing is approximately \$123 a year, an amount well below the average amount spent by similar Canadian families in national surveys.

As expected, clothing expenditures increase with family size although not proportionately. In particular, larger families in which the eldest child is 12 or older spend considerably more on clothing than other families. Mothers allocate their clothing budget primarily for the purchase of children's clothing, both new and used, and spend very little on themselves. They rely heavily on other clothing sources such as home sewing and gifts of new and used clothing.

Most of the mothers in the sample do not buy on credit. Those who do tend to use credit to purchase durable or semi-durable goods from stores or home-sales companies. Only a small proportion of the mothers borrow money from commercial lending agencies. Family and friends are more often a source of cash loans. Of those who are indebted the average monthly payment is approximately \$21. Their responses indicate that credit is reasonably accessible to Family Benefits mothers in the metropolitan area.

A small group of mothers is heavily indebted and shows evidence of serious problems with money management. However, many mothers are competent managers and for some the Family Benefits allowance permits a more secure financial position than that previously achieved.

CHAPTER V

FAMILY BENEFITS MOTHERS AND HOUSING

Introduction

Family Benefits mothers have certain disadvantages in the housing market of metropolitan Toronto. Their choice of housing is limited, to some extent at least, by budgetary constraints. The Family Benefits allowance structure has a component for housing which is based on actual costs up to a maximum for each family, as is the practice in many North American jurisdictions.¹ Clients who exceed the maximum housing allowance for the given family size are likely to encounter the problem of reducing expenditures elsewhere in their budget. Financial limitations, however, are compounded by additional problems. Most Family Benefits mothers live in rented housing; and the problems of renting for a family with children are, as families at varying income levels have found, likely to be acute. Moreover, the female-headed family sometimes encounters the disfavour of prospective landlords. Asked what they considered to be their greatest housing problem, the Family Benefits mothers in the study cite finances in one-half of their responses. They comment also on the difficulties of finding adequate housing with children; and a few mention specific problems associated with their status as single-parent or social-assistance families. Such comments as these are illustrative:

With five children you can't get a decent place to live.

A lot don't want to rent to you if you are on an allowance. They think you'll carry on.

I am not married. Landlords don't like one-parent families, don't like the risk.

There are a few women (8.5 per cent of the sample) who own their own houses. They are subject to much the same budgetary

1. United States, Department of Health, Education, and Welfare, The Role of Public Welfare in Housing (Washington, D.C., 1969), pp. 12-14.

constraints as those in privately rented housing; but, in cases where mortgages are long-standing and are entirely or partially paid off, their housing costs may be relatively low. The Family Benefits programme makes discretionary provision for costs of physical maintenance of owned houses. There may of course be problems for a single-parent mother in overseeing the maintenance of a house, a process to which, presumably, husbands contribute skills and knowledge. For financial or other reasons several of the previously married women in the study disposed of houses after the husband had gone. Thus, 61 women say that they were living in their own house when left on their own and scarcely more than half that number (35) owned houses at the time of interview. On the whole homeowners are a comparatively advantaged group among Family Benefits mothers and this is reflected in several dimensions of the study -- for example, amount of dwelling space and psychic satisfaction with housing conditions.

Housing Conditions of Family Benefits Mothers

The typical Family Benefits mother in metropolitan Toronto lives in an apartment rented unfurnished for which she pays an average monthly rent of \$118 to a private landlord. The building in which the family resides is not likely to be a modern high-rise apartment block unless the mother is a tenant in a public housing project. On the basis of tenure 367 mothers in the sample (88.7 per cent) are renters; 35 (8.5 per cent) are homeowners; and 12 mothers (2.9 per cent) do not maintain separate households but pay room and board for self and children. Most renters are in housing in the private sector (61.6 per cent) but there is a substantial number (34.6 per cent) living in publicly subsidized housing projects.² The chance of being in public rather than private rented housing is not randomly distributed, however, since larger families are more likely to reside in a public housing project.

Housing Expenditures: Rent for Public and Private Housing

The study did not enquire about the housing costs of the relatively few mothers who own their own houses. For mothers

2. Fourteen (14) renters could not be assigned to either public or private housing. When comparisons are made between these two groups, the 14 women are omitted. For other purposes they are included in the total number of renters.

who rent their living quarters the distribution of rent expenditures is provided in Table 5-1. There is a striking

TABLE 5-1
RENT AND TYPE OF RENTAL

Rent (per month)	Private Rental	Public Rental
\$140 or more	28.3	-
\$130 to \$139	12.4	0.8
\$120 to \$129	9.7	0.8
\$110 to \$119	9.3	7.1
\$100 to \$109	11.5	20.5
\$ 90 to \$ 99	12.4	51.2
\$ 80 to \$89	10.6	14.2
\$ 79 or less	5.8	5.5
	(N)	(127)
		(226)

contrast between the public and private components of the rental distribution. One-half of the mothers in public housing pay monthly rents in the \$90-\$99 range in contrast to the same proportion of mothers in private rented housing paying in excess of \$120 monthly. The difference in basic housing costs is even more marked when two additional factors are considered. The first is that larger families, for whom housing costs tend to be somewhat greater in an uncontrolled housing market, are likely to be public housing residents (Supplementary Table 5-A). The second factor is that the Family Benefits housing allowance fully covers rent charges in public housing projects. Thus, the existence of a maximum on the housing component affects only those mothers who must rent in the private housing market; and the result is a degree of financial inequity between mothers renting in the public and private spheres.

There are, in addition, certain incidental financial benefits which are more readily obtained through the interface of two public systems than in situations where the Family Benefits client confronts a private landlord. In special circumstances the local housing authority may permit a rent reduction. Although this exercise of administrative discretion in favour of the client may be relatively uncommon, it is nonetheless an advantage which does not accrue to mothers in private rented housing. Moreover, the somewhat publicized problems of delayed rental payments in public housing projects are in effect the problems of housing of "last resort." Mothers in this study

who are living in public housing are as likely as other mothers to say that they sometimes get behind in paying regular monthly bills -- and the bill specified is sometimes rent³ -- but the ultimate penalty of eviction for non-fulfilment of financial and other rental obligations is more easily extracted in the private than in the public sphere.

In private housing the outlay for monthly rent by Family Benefits mothers shows a moderate positive association with family size as measured by the number of dependent children (Table 5-2). Families with three or more children, however, are substantially underrepresented in the private housing sector. Whereas 34.1

TABLE 5-2

RENT FOR PRIVATE HOUSING AND FAMILY SIZE

Rent (per month)	One Dependant	Two Dependants	Three or more Dependants
	%	%	%
\$140 or more	17.5	20.6	46.8
\$110 to \$139	18.8	47.1	31.2
\$ 90 to \$109	30.0	25.0	16.9
\$ 89 or less	33.8	7.4	5.2
(N)	(80)	(68)	(77)

$$r = .40$$

NOTE: One respondent who reported her rent as \$0 was excluded from the calculations.

per cent of mothers in private rented housing have families of this size, 61.4 per cent of mothers in public housing projects have families of three or more children. Thus, the problem of providing housing for these larger single-parent families in receipt of Family Benefits in metropolitan Toronto is largely

3. About 7.5 per cent of mothers in the study specify rent as a monthly bill on which they sometimes get behind in payment. The number is actually somewhat higher since some mothers did not mention the "regular monthly bill" on which they had ever delayed payment.

handled through the agency of the publicly subsidized housing project. It will be observed in Table 5-2 that two-thirds of families comprising two children are paying \$110 or more for rent, and of this group, one-half are paying in the upper levels of the private rental range (\$120 and more). Given the existence of a maximum housing allowance and the greater probability that such families will be in private rather than public housing, families with two children appear to be relatively financially disadvantaged in comparison with the mother with one child whose costs in private housing tend to be considerably lower.

What effect does the existence of a maximum on shelter costs have on the budget of the Family Benefits mother? A Δ rent variable was calculated for each family in private rented housing by subtracting the reported expenditure on rent from the appropriate maximum for the given family size.⁴ In order to demonstrate the divergence between the Family Benefits allowance for rent and actual rents in the private sector, the joint distribution of Δ rent and actual rent is presented in Table 5-3. As the data indicate, the higher the rent level, the

TABLE 5-3

Δ RENT AND RENT
(per month)

Δ Rent	Rent				
	\$89 or less	\$90 to \$109	\$110 to \$119	\$120 to \$139	\$140 or more
\$30 or more over allowance	-	-	-	34.0	100.0
\$10 to \$29 over allowance	-	5.6	47.6	64.0	-
\$0 to \$9 over allowance	-	29.6	52.4	2.0	-
\$1 or more under allowance	100.0	64.8	-	-	-
(N)	(36)	(54)	(21)	(50)	(64)

4. The relevant maximum figure was calculated according to whether the respondent was living in quarters in which the rent figure included or excluded the cost of heating. About 15 per cent of women in the study report paying their own heating expenses, in which case they receive a separate heating allowance through Family Benefits. When Δ rent was cross-tabulated with heated/unheated quarters, it was found that respondents in unheated quarters were overrepresented among those whose rental expenses greatly exceeded the maximum. The effect of this distortion is to a considerable extent removed by collapsing the upper range of Δ rent.

TABLE 5-4
FOOD BUDGET (PER MONTH) AND FAMILY SIZE
CONTROLLING FOR TYPE OF RENTAL

Food Budget (per month)	Private Rental			Public Rental		
	One Dependant	Two or Three Dependents	Four or More Dependents	One Dependant	Two or Three Dependents	Four or More Dependents
	%	%	%	%	%	%
\$140 or more	1.3	7.7	46.4	-	13.4	68.6
\$110 to \$139	5.3	14.4	25.0	-	23.9	11.4
\$ 90 to \$109	18.4	22.1	14.3	23.5	26.9	5.7
\$ 60 to \$ 89	44.7	39.4	14.3	64.7	31.3	14.3
\$ 59 or less	30.3	16.3	-	11.8	4.5	-
(N)	(76)	(104)	(28)	(17)	(67)	(35)
	r = .48			r = .57		

greater the deficiency of the housing allowance in meeting actual costs. Thus, in the case of mothers paying rent in excess of \$120 monthly, 71.1 per cent make up at least \$30 in basic shelter costs out of the remainder of the allowance, which for most mothers represents their total income.

On the assumption that rent is a first commitment on monthly income, and -- in the short-run at least -- an irreducible commitment, estimated expenditures on food (groceries) by family size were re-examined to determine whether there appear to be differential expenditure patterns when rental type is controlled. The data presented in Table 5-4 indicate that those families with more than one dependent child which are resident in public housing are making somewhat higher levels of food expenditure than families of comparable size in private rental situations. Caution, however, should be exercised in interpreting the data, since in comparing the two categories of families with four or more dependants, it should be remembered that the really large, and to some extent the oldest, families are public housing residents and would therefore be expected to have somewhat higher levels of food expenditure. Nonetheless the data suggest that some larger families in private housing may be more restricted in their food budgets than those of comparable size in public housing. This is presumptive, rather than conclusive, evidence of the effects of rental differentials on major areas of family expenditure. Rather than increasing food expenditures markedly, the public housing family may be spending income in other preferred ways.⁵ This question cannot be definitively answered within the limits of the data. It may be suggestive of divergent patterns in utilizing disposable income, however, that 91.3 per cent of families in public housing have telephones in contrast to 63.7 per cent in private rental. For this item of everyday convenience there is little reason to believe that greater need exists for some families than for others.

Housing Adequacy

Sharing Dwellings

Can it be said that Family Benefits mothers in metropolitan Toronto have adequate housing for their families as distinct from its cost? In this study relatively little is known about housing

5. An American panel study of family economics reports that for some low income categories the response in food consumption to changes in income was very small, presumably because it was too low to be decreased and was competing with other more urgent postponed demands when income increased. See James N. Morgan, "Static and Dynamic Responses of Food Consumption to Income" (Ann Arbor, Mich.: Survey Research Centre, University of Michigan, 1971), p. 27.

quality but information is available to make a general quantitative assessment. Sharing housing facilities with other families or individuals -- sometimes described as "doubling up" -- is frequently treated as presumptive evidence of housing inadequacy. A European housing study comments perceptively on the disparity of conditions which shared housing may encompass:

If dwellings and households are hard to define and vary greatly in character, then the 'sharing' of dwellings is bound to mean many different things. Spacious, well-equipped and well-managed houses may be used to accommodate single people who have rooms of their own while sharing lavatories, bathrooms or kitchens -- students and other young people, perhaps, who value the social contacts and low costs of this housing, and have no wish to buy or rent self-contained accommodation. Or cramped, ill-equipped, ill-managed and decaying houses may be crowded with large families who fight a running battle for living space and survival against neighbours, landlords and the public health authorities. Both situations constitute 'shared housing' but their implications are very different.⁶

There is, however, inferential evidence that sharing, in the sense of not maintaining a separate household, is to a considerable extent an economic phenomenon. For example, it has been found in Canada that among one-parent families the tendency to establish separate households was greater in the more prosperous years 1961-66 than in the less favourable period 1956-61. Such tendencies are considered to be higher during periods of relative prosperity and low levels of unemployment than when the general economic climate is poor.⁷

Among the women in this study there appears to be little evidence of involuntary sharing in the sense that mothers are living

6. David D. Donnison, The Government of Housing (Harmondsworth, Eng.: Penguin, Books Inc., 1967), p. 34.

7. John S. Kirkland, Demographic Aspects of Housing Demand to 1986 (Ottawa: Central Mortgage and Housing Corporation, 1971), pp. 46-48.

in non-self-contained quarters and sharing facilities with persons outside their own household. Only 37 mothers are living with their children in flats and rooms; and of this group only five women report sharing kitchens. Bathroom facilities are the rooms shared most frequently.

What is much more significant is the sharing of living space where there is a voluntary component in the sense that the women either know or select the persons with whom housing accommodation is shared. The most common instance involves sharing with members of the extended family. This form of sharing encompasses a wide variety of arrangements and different stages in the life cycle. For instance, there is the case of the young unwed mother who has never left home and who continues to live, often as a boarder, with her baby in her family of origin. Then there is the case of the Family Benefits mother who is head of her own household and has an aged parent or other relatives living with her. Information is not complete in regard to the composition of multi-family households of Family Benefit mothers, but about one-fifth of the sample live in households containing persons in addition to the mother and her unmarried children.⁸ Almost three-quarters of these living arrangements involve other relatives; the rest are situations in which the mother rents rooms, shares her living quarters with a girl friend or another family, has a boarder, and the like. In a few cases the categories overlap.

There are various inducements for these shared living arrangements. Obviously some are financial; and it is the presumed importance of the financial motive which causes sharing a dwelling to be included in housing studies as a measure of

8. Married sons and daughters and unmarried daughters with child(ren) living at home were included in "other relatives."

inadequate housing.⁹ For those who have, or can obtain, living space in excess of that required for the family, having paying tenants is one way to augment the Family Benefits allowance without incurring some of the costs and disadvantages of part-time work. It is a continuation of the tradition of the widow left with a house and a dependent family who takes in roomers to make a living. Having tenants, or participating in some kind of sharing arrangement, may also be a means of maintaining space which would otherwise have to be forgone; or it may be the way to live in a preferred type of housing. In owned housing and in private rented housing about one-quarter of the mothers in each instance have shared living arrangements. The option is less available to mothers resident in public housing projects where restrictions and careful tailoring of space to family needs, inter alia, reduce the number of shared living arrangements to 6.3 per cent of 127 cases. There is, however, not only the important distinction between public and private housing; there are also major differences in the proportion of sharing arrangements according to housing type. Thus, almost one-half (41.3 per cent) of the 109 mothers living in detached or semi-detached houses are in multiple-family households. The proportion drops to approximately 15 per cent in the case of mothers living in apartments.

Two cases in the study indicate some of the advantages which accrue to some Family Benefits mothers through sharing. Two young unmarried mothers in receipt of Family Benefits for the support of their babies share an apartment with a monthly rent of \$195. Sharing helps to provide more ample accommodation than either could afford alone. Another mother in the study moved from one house to another where she pays the same amount of rent as in the previous situation. But there are additional

9. There are certain assumptions about variations in housing needs according to type of household which are basic to this approach. Armitage and Audain illustrate some of these assumptions when they note: "The population of an urban housing market is not an undifferentiated identity. A first step towards understanding its housing needs is to know its present or predicted distributions of age and marital status ... A second step is to consider how this population is, or should be, composed into households. One could begin with the assumption that all children age 19 or under are members of the household of a married couple or single adult, and one can assume that all married couples would wish to maintain separate households." Andrew Armitage and Michael Audain, Housing Requirements: A Review of Recent Canadian Research (Ottawa: The Canadian Council on Social Development, 1972), pp. 6-7.

advantages. In her own words:

This is my sister-in-law's house. I always pay her the rent but she often at the end of the month helps me out with food. At least she feeds my children.

Such income in kind does not appear in rent figures but may be significant for the individual mother.

It may be observed that, even in the two cases cited, the advantages of sharing are not entirely pecuniary. Thus, for the young mothers there may be additional advantages in the form of companionship and baby-sitting arrangements. There may well be psychic advantages in sharing, particularly with other family members, in the absence of the father from the household. Another respondent explains her reasons for sharing:

My brother was already here, living by himself. . . . It suits us. He's alone, and so am I, and we're company for each other.

Sometimes also family members provide a management function for a mother who is unable (as in the case of mental retardation) or unwilling to cope with family responsibilities entirely on her own.

Sharing housing, particularly with relatives, is somewhat more frequent among mothers who were born in Toronto. Presumably sharing of accommodation is more readily achieved since almost all of the Toronto-born have relatives living in the metropolitan area. Of mothers sharing living accommodation with other persons, one-half are women reared in Toronto while less than one-third of the total sample are Toronto-reared. Whether as cause or effect, the Toronto-reared are likely to occupy a more commodious type of housing which lends itself to shared use.

It has been demonstrated in housing studies that income is a dominant element in determining whether families maintain separate households or share with others. It is known also that broken families tend to share dwellings more frequently than intact families with husband and wife present.¹⁰ In the case

10. Based on his analysis of census data, Goracz indicates "... that, other things being equal, income accounts for 91 per cent of the variations in the incidence of lodging among families. However, when an attempt was made to explain variations in the rate of doubling-up on the basis of the coefficients obtained from the cross-sectional evidence, it was found that the 'explanatory' power of income was greatly reduced. In fact, after eliminating the 'income effect', other variables such as age or marital status still remained important explanatory variables, even in cross-sectional analysis." See Albert B. Goracz, Housing Requirements to 1981, Technical Paper No. 3 (Ottawa: Central Mortgage and Housing Corporation, 1969), Statistical Appendix, p. 9 and text, p. 22.

of Family Benefits mothers, it may be concluded that sharing housing accommodation is a deceptive indicator of housing adequacy despite the financial reasons for its existence in an indeterminate number of cases. What is apparent in the private housing sector is the wide variety of shared housing arrangements used by Family Benefits mothers. Presumably the good, as well as the bad, aspects of sharing accommodation are lacking in conventionally administered public housing projects.

Overcrowding

Overcrowding is a widely utilized measure of inadequate housing. The 1961 Canadian census classifies dwellings as crowded where there is more than one person per room; and the same definition is used in this study, each person being treated as one unit regardless of age. Cases in which the household included persons other than the mother and her dependent children were excluded from the "crowding measure" because of the complexity of responses. The distribution of the remaining households in the sample is provided in Table 5-5.

TABLE 5-5

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY
NUMBER OF PERSONS PER ROOM (N = 325)

=====		
More than one person per room	One person per room	Less than one person per room
14.8	25.2	60.0

For broad purposes of comparison it may be noted that a study of housing in metropolitan Toronto estimated, on the basis of 1966 data, that 8.8 per cent of all shelter units occupied by low-income families were inadequate by reason of overcrowding.¹¹

It is interesting that, according to this measure, mothers living in private rented housing are no more disadvantaged than

11. Paterson Planning and Research, Housing Needs in the Metropolitan Toronto Planning Area (Scarborough, Ont., 1969), Table 3, p. 25. This percentage relates only to shelter units inadequate by reason of overcrowding. Additional units combine overcrowding with other measures of inadequacy and were not comparable with the crowding measure adopted for this study.

are those resident in public housing. The primary explanation for this unexpected finding may be the fact that larger families are very much more likely to be in public housing. The cost of space to the Family Benefits mother, rather than crowding, appears to be a major factor differentiating the private rental from the public housing situation.

The study also enquired about the number of rooms used for sleeping; and the responses provide another, perhaps more significant, crowding measure. A simple measure was used disregarding ages and sex of children so that the computation gives the number of persons per "room used for sleeping." No attempt was made to assess the extent to which multiple use of rooms prevails -- that is, the situation in which a room designed for one purpose serves an additional function.¹² Where a living room is consistently used as a bedroom for one or more family members, a form of functional crowding exists which clearly limits the space available for personal use. Investigators have hypothesized that the kind of density which results in lack of private space for homework and associated activities might have deleterious effects on children's performance in school. The results from an empirical study of elementary school children in Toronto, however, did not support the hypothesis.¹³ This study makes no contribution to the debate on the effects, if any, of overcrowding; but it does document the extent to which overcrowding exists, using a simple indicator, among a specific population of low-income mothers in metropolitan Toronto.

It was found that 29 families are living in situations where crowded accommodation results in more than two persons sleeping in one room. Undoubtedly this is undesirable, although it exists

12. For comments on the possible effects of overcrowded housing conditions, see Alvin L. Schorr, Slums and Social Insecurity (Washington, D.C.: U.S. Government Printing Office, 1963), pp. 16-25.

13. It was found that "...internal overcrowding was not related in any significant way to achievement, while the number of families on the block was, in several instances...Another largely insignificant environmental factor was whether or not a child shared the room in which he did his homework. Much more important in this context than physical crowding and lack of personal privacy, is the use that people make of the space they have (i.e., the adaptation factor)." See William Michelson, Man and His Environment: A Sociological Approach (Don Mills, Ont.: Addison-Wesley, 1970), p. 158.

for slightly less than one in 10 families in the study for which the measure could be computed. It is most likely to occur in the smallest dwelling units. Thus, in the two and three-room units, which comprise about one-fifth of the dwellings for which this crowding measure could be calculated, 17.4 per cent have more than two persons per sleeping room; in four-room units 10.3 per cent are overcrowded on this basis; and, in five and six-room units, 4.7 per cent are overcrowded. There is a tendency for families in public housing to be somewhat more advantaged than those in private rented quarters on the basis of this crowding measure; but neither group has the spatial adequacy which was found for the few mothers who own their own houses.

In sum, overcrowding does not appear to be a major problem for Family Benefits mothers in this study; nor are there conspicuous advantages, on the basis of space as measured by rooms per person, for families in public housing as contrasted with those in the private housing market. In particular, women who are homeowners are most advantaged on the basis of the crowding measures utilized in this study.

Type of Housing

Family Benefits mothers in metropolitan Toronto live in a variety of housing types. Although almost one-half (45.2 per cent) of the families reside in housing which is customarily regarded as single-family accommodation -- i.e., detached, semi-detached, and row houses -- residence in these various types is determined to some extent by whether or not the mothers are residing in publicly subsidized housing projects. Where they are public housing tenants, they are predominantly in row houses and, to lesser extent, in high-rise apartment blocks (Table 5-6). At the same time, the larger the public housing family, the more likely it is to be in a row house rather than in an apartment. The most common type of private rented housing is the apartment in a non-high-rise apartment building. It will be observed in Table 5-6 that, whereas 38.6 per cent of mothers in public housing live in high-rise apartment blocks, the proportion among renters in the private market is much lower (10.3 per cent).

Housing is not entirely a matter of current choice. To some extent, at least, it may be a result of an accretion of earlier choices. Thus, the ownership of a private dwelling -- which is a minority pattern among women in the study (8.5 per cent of the sample) -- reflects certain prior conditions. Widows appear to be a somewhat financially advantaged group among Family Benefits mothers; and this is apparent in their

TABLE 5-6

TYPE OF HOUSING AND TYPE OF RENTAL

Type of Housing	Private Rental	Public Rental
	%	%
Detached or semi-detached house	28.7	4.7
Row house or duplex	7.6	47.2
Apartment, high-rise	10.3	38.6
Apartment, non-high-rise	36.8	9.5
Flat or rooms	16.6	-
	(N) (223)	(127)

greater propensity to home ownership among women in the study. Whereas widows comprise 15.9 per cent of the sample, they comprise over two-thirds of the 35 homeowners.¹⁴

Residential Satisfaction and Its Dimensions

To what extent do Family Benefits mothers indicate satisfaction with their current housing conditions? Most mothers responding to a direct question on this point -- "Are you satisfied with this place?" -- express positive views. More than two-thirds of mothers in the study (69.3 per cent) say they are satisfied; 19.6 per cent express dissatisfaction; and 11.1 per cent are ambivalent about current housing stating "neither satisfied nor dissatisfied." The few mothers who own their own homes are most likely to express housing satisfaction. On the basis of public or private rental, there appear to be no

14. In his study of ethnic residential location in Metro Toronto, Richmond found a particularly high association between ethnic origin and homeownership -- i.e., Italian and Slavic householders were more likely than those of Jewish or British origin to own their own homes. Although there are too few cases on which reliable percentages can be calculated, the trends observable in this study indicate that women who were born in Italy or Greece are more likely to be living in a house which they own than women born in other places, and this trend persists even when a control for the effects of dependency status is applied. See Anthony H. Richmond, Ethnic Residential Segregation in Metropolitan Toronto (Toronto: Institute for Behavioural Research, York University, 1972), pp. 34-35.

significant differences among the mothers; and on the basis of type of housing -- that is, whether the family lives in the upper levels of a high-rise apartment block, a duplex, row housing, et cetera, -- mothers who reside in non-high-rise apartments tend to be less satisfied with their accommodations than women in other types of housing, but the difference is not very large.

Research has suggested that residential satisfaction is comprised of a number of interrelated components which are generally reduced to two major dimensions: social aspects of the neighbourhood, notably orientation toward neighbours, and its physical aspects, including community facilities and the immediate physical environment. To the extent that either is preponderant, it appears, on the basis of a number of research studies, that the social dimensions of residential satisfaction exercise greater influence than the physical dimensions.¹⁵ It is of interest to determine what aspects of the residential environment Family Benefits mothers perceive along the favourable/unfavourable axis; and these were explored in questions concerning the good and bad aspects of the neighbourhood (Table 5-7). The focus of the greatest number of favourable comments is pre-eminently the facilities available in the neighbourhood (column 3): mentioned in rank order are stores and shopping facilities; schools; parks, play areas, and organized recreation facilities; and transportation. It is only when outlining sources of dissatisfaction with the neighbourhood that comments about the social aspects of the environment approach the frequency of negative comment on its physical aspects (column 6). It is interesting, in particular, that these female heads of families are likely to perceive social relationships from a perspective of concern about the peer groups with which their children associate in the neighbourhood.

When the dimensions of residential satisfaction and dissatisfaction are examined by type of rental (Table 5-7, columns 1, 2, 4 and 5), distinct differences appear in the emphasis of the responses. Mothers who reside in private rented housing are less likely than mothers in public housing to have bad things to say about the place where they live. Favourable comments outnumber unfavourable comments on the order of two to

15. For a recent review of the sociological literature on residential satisfaction, see Gerald Taube, "The Social Structural Sources of Residential Satisfaction-Dissatisfaction in Public Housing" (Ph.D. thesis, Brandeis University, 1972), pp. 38-77.

TABLE 5-7

ASPECTS OF RESIDENTIAL SATISFACTION
AND DISSATISFACTION BY TYPE OF RENTAL

		"R likes this place because..."			"R does not like this place because..."		
		Private Rental (1)	Public Rental (2)	Total Private and Public (3)	Private Rental (4)	Public Rental (5)	Total Private and Public (6)
		%	%	%	%	%	%
Physical aspects of the environment:							
Physical conditions of the neighbourhood		14.1	14.0	14.1	21.3	12.5	16.9
Physical conditions of the accommodation		3.3	16.8	7.8	8.7	8.2	8.5
(Lack of) Neighbourhood facilities		63.0	55.9	60.6	23.0	25.5	24.3
Social aspects of the environment:							
Children		2.2	0.6	1.7	14.8*	16.9*	15.8*
Neighbours		13.0	7.8	11.3	29.5	23.9	26.7
(Lack of) Privacy		4.4	5.0	4.6	2.7	13.0	7.9
(N)		(362)	(179)	(541)	(183)	(184)	(367)
Average number of reasons per respondent		1.74	1.66	1.71	1.40	1.61	1.50

* Approximately two-fifths of the responses are concerned specifically with drug use by other children in the neighbourhood.

one among this group whereas mothers who live in public housing provide slightly more unfavourable than favourable opinions. Another indication of the difference in general emphasis between the two groups lies in the fact that 40 per cent of the mothers in private rented housing say that they have absolutely no negative opinions about the place where they live.

At the same time there are distinct differences between private and public housing residents according to what they define as the desirable and undesirable facets of the environment. Thus, private housing tenants mention community facilities and services more often as the reason for satisfaction with where they live while the pattern is reversed with regard to the dwelling itself; in the latter case, public housing residents are more likely to cite the amenities of the dwelling as the reason for liking the place where they live. Finally, among the list of negative comments about living in a place the physical aspects of the environment are still the dominant concern of those in private rented housing. For those women who reside in public housing, however, it is the general social environment which has the greatest salience.

Neighbourliness

In the context of the social environment, perceptions of neighbours are considered to influence strongly feelings of residential satisfaction. There are various aspects of the neighbour role in an urban setting of which two components have been identified as social intimacy and mutual aid.¹⁶ Mann draws a useful distinction between manifest and latent neighbourliness: the former is evidenced in social relationships, such as visiting, which go beyond mere passive contacts engendered by residential proximity and the latter arises in situations where aid is required, often in emergencies. He observes that the ideal form of neighbourliness will vary between one individual and another -- everyone does not enjoy a gossip over the garden wall -- and suggests that latent neighbourliness may be more important and more acceptable because it combines respect for privacy with the provision of aid when needed.¹⁷

16. Peter McGahan, "The Neighbor Role and Neighboring in a Highly Urban Area," Sociological Quarterly 13 (Summer 1972): 397-408.

17. Peter H. Mann, "The Concept of Neighborliness," American Journal of Sociology 60 (September 1954): 163-8.

For the single-parent Family Benefits mother both components of the neighbour role might be thought to be important but the provision of assistance when needed might be considered a more crucial aspect of neighbourliness. It was this aspect of neighbourliness which was the focus of an open-ended enquiry: "How helpful do you think people around here are to each other?"

What emerges in the responses is, first, the relatively high proportion of Family Benefits mothers (28.5 per cent) describing themselves in terms which indicate that they are "isolates." Such women say that they do not know their neighbours and infer that they do not interact with the neighbours.¹⁸ Thus, one mother observes:

They mind their own business, everyone for themselves. I don't know them and I like it that way.

Or, as another respondent comments:

I don't know; I never talk to anyone around here. I don't know anyone.

There is also a scattering of "independents" in the sample (3.9 per cent) who say that they do not turn to neighbours for help. It will be observed in Table 5-8 that the proportion of "isolates" in public rental housing is substantially lower than it is in private rented accommodation. Indeed, contrary to

TABLE 5-8

RESPONSES TO "HOW HELPFUL DO YOU THINK PEOPLE AROUND
HERE ARE TO EACH OTHER?" BY TYPE OF RENTAL

"How helpful do you think people around here are to each other?"	Private Rental	Public Rental	Homeowner
	%	%	%
Usually helpful	43.7	49.2	51.5
Never helpful	15.6	28.0	18.2
Do not ask for help (independents)	3.0	6.8	3.0
Do not know the neighbours (isolates)	37.7	16.1	27.3
(N)	(199)	(118)	(33)

18. Respondents who answered "don't know" without explanation and those who indicated that they were very new to the neighbourhood were coded in a separate category.

expectation, mothers in public housing are less likely to say that they are isolated from, or do not know, their neighbours than are mothers who are homeowners. More than one-third of all mothers believe that their neighbours, at least some of them, are helpful; and their responses distinguish between aid on an on-going basis, which is most frequent, and aid in emergency situations (such as taking a sick child to hospital), which is occasionally cited. The "good neighbour" role in a helping sense is mentioned with only a small amount of differentiation on the basis of living in owned or rented housing of either kind. Among the minority of mothers describing neighbours as unhelpful, however, women resident in public housing are almost twice as likely as those renting privately to have negative perceptions of their neighbours. It is interesting to note that the lack of help is sometimes of a major kind, such as assistance in cases of illness, which in other studies has been perceived as more appropriate to the role of friend or relative.¹⁹ Thus, one mother observes:

Not too helpful -- make offers but don't carry them out. They all said they would help when the baby was born but none came to help and I had to have a homemaker.

It would appear that, among mothers in public housing, there is somewhat greater awareness of neighbours and, possibly as a consequence, greater polarization of opinion about neighbours as helpful or unhelpful than is apparent among mothers in the private housing sector.

Satisfaction from the Perspective of Child Rearing

In considering the importance of the social dimensions of the neighbourhood, particularly for public housing residents, it should be noted that negative perceptions do not always relate to settled residents in the area but also to location in downtown areas which attract transients and social "undesirables." The importance of the human aspect of neighbourhood ranges from concern about physical safety and comfort, particularly of children, to concern about more subtle matters of behaviour and influence whether these emanate from children's peer groups or are mediated through adults. This aspect of neighbourhood is strikingly documented in responses to a question concerned with residential satisfaction from the perspective of child rearing: "Would you say that this is a good place to bring up your children?" Scarcely more than one-half of mothers in the

19. See McGahan, "The Neighbor Role and Neighboring", p. 403.

study express positive attitudes: and, whereas 74.8 per cent of mothers living in private rented accommodations believe that they are living in a good place for child rearing, only 37.9 per cent of those in public housing hold the same view.²⁰ The data in Supplementary Table 5-B demonstrate the importance which mothers attach to the social environment in which they raise their children and, in particular, the negative assessment of social conditions for family upbringing by women in public housing projects.

The presence of children in households has been found to be a factor tending to increase interaction among neighbours whether in terms of interdependence (in providing for their safety and welfare, for instance) or as a consequence of child behaviour.²¹ The role of children in determining contacts with, and perceptions of, neighbours may be either positive or negative -- children may produce pressures toward conflict or they may lead to cooperation among neighbours.²² Moreover, the age of children is likely to be important in this regard. For example, the young child is relatively immobile and is likely to play in the area adjacent to his home, a fact which raises the possibility of problems with immediate neighbours. When children are in older age groups, however, the radius of their influence is much wider and problems take on a different character.²³ Because of the importance of peer groups for adolescent children concern about child rearing is likely to focus on the youngsters

20. Among homeowners 85.7 per cent expressed satisfaction with this aspect of residence.

21. Such characteristics may be more common, and more significant, in certain neighbourhoods (familistic) than others (urban). See Shigeo Nohara, "Social Context and Neighborliness: the Negro in St. Louis," in The New Urbanization, ed. Scott Greer et al. (New York: St. Martin's Press, 1968), pp. 179-188, for an empirical study incorporating Greer's theory of opportunity structure which examines residential area effects as well as individual characteristics as factors affecting neighbourliness.

22. Another possible attitude is isolation or withdrawal from the neighbourhood. In this study a few mothers rejected the significance of neighbourhood for the socialization of their children by making statements to the effect that the home environment is what counts.

23. R. N. Morris and John Moge, The Sociology of Housing (London: Routledge and Kegan Paul, 1965), pp. 50-2.

in the area as well as their parents. The fact that older families tend to be in public housing projects may be hypothesized as one factor enhancing the salience of neighbourhood children for the mothers in this group.²⁴

Other social dimensions are important. Thus, a few mothers see public housing as stigmatized and hence a social barrier for their children. Illustrative of this response pattern is the comment of one mother:

Living here restricts them very much as far as coming into contact with a mixed social group. The lack of money prevents all of us from being able to do things outside the neighbourhood, so our contact is mainly with the one specific group, welfare recipients.

In summary, the importance of the neighbourhood for the socialization of children makes certain aspects of the human environment particularly salient in the context of child rearing. Social dimensions emerge as a special concern of mothers resident in public housing whereas physical facets of the neighbourhood are of almost equal concern to mothers renting in the private sector. What accounts for the differences in emphasis? Comment is necessarily speculative; but it may be noted that the areas in which at least some mothers are able to find private rented housing have features which are not particularly conducive to child rearing. Thus, mothers in the study comment on heavy traffic, noise, and location in a downtown or industrial area as undesirable features of their physical environment; and these are presumably highly relevant for the safety and well-being of their children.

Students interested in both the sociology and the physical design of family housing have devoted some attention to the presumed importance of housing type for the rearing of children. Thus, in a recent study, Michelson observed:

24. Of families in public housing 69.3 per cent have the oldest dependent child in the age category of 12 years or over; in contrast, the proportion among families in private rented housing is 45.1 per cent. Among the families in owned houses the proportion is 82.9 per cent.

There seems to be little argument about the desirability of raising children in the most self-contained units possible.²⁵

In a study conducted in Toronto by the same author it was found that the single-family house was selected by nine in 10 respondents as the best housing type for raising children.²⁶ The detached house features separation from adjacent neighbours as well as ease of access to the outdoors. In such a setting supervision of young children is readily carried out and there are important elements of privacy. To some extent semi-detached houses, duplexes, and row houses share these desirable features of the detached house for child rearing; large multiple-housing units such as the high-rise block, on the other hand, have appeared less desirable for rearing families. In this study of Family Benefits mothers, therefore, it was thought useful to determine whether women in certain types of housing are more likely to perceive their accommodations as satisfactory for child rearing than mothers in other housing types. Specifically, it was hypothesized that within the public housing sector women resident in row housing would express greater satisfaction from this perspective than would mothers in high-rise apartment blocks; that predominantly single-family housing would be favoured over multiple-family units in the private rental sphere; and that type of housing might reduce the observed differences between mothers in private and public rented housing in this respect.

Data presented in Table 5-9 indicate that, when child rearing is the frame of reference, the difference in residential satisfaction between mothers in private housing and those in public housing persists regardless of housing type, although the type of housing reduces the difference to some extent. It is evident that there is clear differentiation within each sector according to housing type. Among mothers renting in the private sector those who manage to have predominantly single-family housing are more likely to be satisfied with these accommodations as a setting for child rearing than are women in apartments, particularly in high-rise blocks, or mothers occupying flats or rooms. It is interesting also that the highest

25. Michelson, Man and His Urban Environment, p. 96.

26. Ibid, p. 100.

TABLE 5-9

PERCENTAGE OF RESPONDENTS WHO SAY THAT WHERE THEY LIVE
IS A GOOD PLACE TO BRING UP CHILDREN, BY TYPE OF
HOUSING AND TYPE OF RENTAL

	Detached or Semi-detached House	Row House or Duplex	Apartment: High-rise	Apartment: Non- high-rise	Flats or Rooms
Private rental	79.7 (51)	73.3 (11)	56.5 (13)	62.8 (49)	45.5 (15)
Public rental	60.0 (3)	39.3 (22)	29.6 (13)	54.6 (6)	- -

NOTE: The frequency for each cell is indicated in parentheses.

level of satisfaction (not reflected in Table 5-9) obtains among women living in rented detached houses, 85.7 per cent of whom express satisfaction with their housing from the dimension of child raising.

It is more difficult to assess the extent of difference in level of satisfaction within the public housing sector. The small number of cases in the two categories where levels of satisfaction appear to be the highest make the percentages unreliable; thus, it can be said that the data merely suggest that women who live in semi-detached dwellings or non-high-rise apartments are the most satisfied. What is considerably more significant is that, between the two predominant housing types in the public housing sphere, the difference is in the expected direction -- that is, higher levels of satisfaction are expressed for row housing than for high-rise apartments -- but the extent of the difference is not very great.

It was noted at the beginning of this section that most Family Benefits mothers in the study say they are satisfied with their current housing, whether it lies in the private or public sector and with relatively little difference on the basis of housing type. It should be clear, however, that when the question is approached by focusing on specific aspects of residential satisfaction, differences are apparent between the two groups. An important finding is the generally negative attitude of mothers resident in public housing projects toward their location as a place for raising children, a view which is only slightly less likely to occur among women resident in row housing than in high-rise apartment blocks. The single parents of this study except for those in public housing

provide support for the findings of other housing studies that the more self-contained the housing unit, the more desirable it appears to be from the perspective of bringing up children.

Residential Mobility

Residential mobility is a familiar pattern in North American society. Census data indicate that the Canadian population is highly mobile: among the reporting population in 1961, some 44 per cent had changed residence at least once between 1956 and 1961. Mobility is particularly marked among the population in urban centres.²⁷ To these general trends in an urbanized society Family Benefits mothers in the study are no exception. Two kinds of mobility have been experienced by many mothers. The first is associated with in-migration to Toronto as a major metropolitan centre -- it will be remembered that two-thirds of women in the study were born outside Toronto -- and the second is the common phenomenon of residential mobility within the metropolitan area.

About one-quarter of families in the study are living in the same place as they were five years ago. At the other extreme of the mobility continuum is an approximately equal proportion of families averaging one or more moves each year over the same period of time. Among the residentially mobile group the average number of moves is 3.4 over the five-year period 1966-70.²⁸ It is apparent that there are some relatively settled families in the study and others which, in the years prior to interview, were chronic movers.

It has been found that residential mobility is most frequently an expression of life-cycle effects; and the younger the head of a household, the higher is its propensity to mobility.²⁹

27. Leroy O. Stone, Migration in Canada, pp. 60-6. The "reporting population" consists of persons aged five and more in 1961 who were residents of family-type households.

28. Fourteen (14) cases in which the respondents claimed to have moved more than ten times in the past five years were eliminated from the group of residentially mobile persons since it was not possible to estimate an average for the group.

29. Peter H. Rossi, Why Families Move (Glencoe, Ill.: The Free Press, 1955), pp. 71-4. Rossi comments: "The housing needs of a young household are most likely to be 'out of balance', as it were, with its actual housing. This is the period in a family's life cycle where the greatest amount of change in household size and composition takes place. It is also the period in which the household, because of the financial demands made upon it by these rapid changes in size and composition, is least likely to be able to bring housing into line with its needs."

This finding holds for the specific population of female-headed households in this study (Table 5-10). Thus, one-half of mothers aged 29 years or younger have moved five or more times in the

TABLE 5-10

RESIDENTIAL MOBILITY AND AGE

Number of times R has moved in the past five years	29 Years or Younger	30 - 39 Years	40 Years or Older
	%	%	%
Five or more times	49.6	14.6	11.5
Three or four times	27.0	27.7	16.9
One or two times	18.0	32.1	39.2
No moves	5.4	25.6	32.5
(N)	(111)	(137)	(166)
$\chi^2 = 84.852 \quad P < .001$			
$G = -.48$			

past five years. This contrasts with 14.6 per cent of women in their thirties and 11.5 per cent of women in older age groups. Younger mothers tend to be living in multiple-family units in the private rental sector -- a form of tenure which makes it easier for people to move and which is most likely to accommodate footloose households.

For what reasons do families choose to move from one residence to another? It has been observed that the question can be approached from a number of points of view:

The social psychologist sees the household as acting under various forms of stress; the economist views the move as maximizing satisfaction of the household requirements; and the human ecologist treats it as an element in a larger pattern of movements or as part of the processes of growth and succession.³⁰

30. James W. Simmons, "Changing Residence in the City," Geographical Review 4 (1968): 628.

On the assumption that moving involves an element of choice even in situations of immediate housing need, residential mobility is often treated as an interaction between the negative facets of the previous environment and the attractions of the prospective location. It has been suggested also that the actual decision to move may be precipitated by a situation in which there is considerable stress for the individual.³¹

Table 5-11 summarizes the reasons for moving from the previous residence outlined by mothers renting privately who have moved within the past five years. Need for additional space or desire for a particular form of spatial amenity -- for example, a backyard for the children -- is an important factor. To a lesser extent financial considerations are mentioned as are the physical inadequacies of the previous dwelling. It has been estimated that involuntary moves, in the sense that the decision is beyond the immediate control of the individual, constitute about 30 per cent of all intraurban moves.³² Among the mobile families in this sample 25.1 per cent left their last dwelling because of the sale, demolition or condemnation of the building or because of eviction. Forty-one families have also moved into public housing projects within the past five years, which may be considered to be a form of involuntary move.

To some extent answers to the question, "Who are the mobile?," are conditional on answers to, "Which mothers are in public housing?" There are distinct differences in length of tenure between renters in the public and private spheres. Table 5-12 probably underestimates the extent of relative immobility among the mothers who are public housing residents since some moves occur within and between public housing projects. One factor is undoubtedly related to family composition: the tendency for older and larger families to reside in public housing might be expected to reduce mobility in any case. It may be hypothesized also that length of residence is related to lack of realistic housing alternatives and few opportunities for

31. Julian Wolpert, "Migration as an Adjustment to Environmental Stress," Journal of Social Issues 23, No. 4 (1966): 92-102.

32. This figure is composed of 10 per cent following the creation of new households and 20 per cent resulting from demolition, destruction by fire, or eviction. Simmons, "Changing Residence," p. 636.

TABLE 5-11

REASONS FOR MOVING FROM LAST PLACE OF RESIDENCE
FOR THOSE IN THE PRIVATE RENTAL SECTOR WHO
HAVE MOVED WITHIN THE PAST FIVE YEARS

	%
<u>Voluntary Moves</u>	
Wanted more space in house or a different type of housing -- e.g., a backyard for the children or another room	19.0
Rent too high	13.3
Dwelling in poor physical condition--e.g., poor heating, infestation, etc.	14.4
Moved in with friends or relatives or moved away from friends or relatives	7.2
Did not like the neighbourhood	<u>6.2</u>
	60.1
<u>Involuntary Moves</u>	
Forced to vacate -- house sold or condemned	12.8
Forced to vacate -- eviction or trouble with landlord	12.3
Moved with relatives with whom lived	<u>2.1</u>
	27.2
<u>Other Reasons</u>	12.8
	(N) (195) ^a

^a Thirty-one respondents (13.7 of the private rental group) reported no moves in the past five years.

TABLE 5-12

LENGTH OF TIME AT PRESENT ADDRESS AND TYPE OF RENTAL

Number of years R has been at present address	Private Rental	Public Rental
	%	%
4 or more years	23.0	40.9
3 years	10.2	15.0
2 years	16.8	19.7
7 months to 1 year	16.4	15.8
6 months or less	33.6	8.7
(N)	(226)	(127)
$\chi^2 = 31.419$	$P < .001$	
C =	.29	

upward mobility.³³ There are economic reasons for remaining in public housing which are particularly compelling for the single-parent mother in receipt of social assistance. To return to the private housing market, given the structure of the Family Benefits allowance, is to be disadvantaged either in terms of getting poorer housing for a comparable outlay of money or of cutting costs elsewhere in the budget in order to afford higher rents. The alternative of full-time work, which would remove the family from social assistance, would not necessarily provide a sufficiently secure and attractive income to induce the dissatisfied mother to leave public housing. By her own efforts, then, it would appear difficult for the Family Benefits mother to choose to move her family out of public housing. Yet some families do make that choice, as the following example indicates:

You hear such grim stories about OHC (Ontario Housing Corporation), so my two older boys thought the better type of apartment would be better for the younger boys. They said they would help with the rent.

33. In a study of four public housing projects in Syracuse, New York, it was found that fatherless families had longer tenure in public housing than did complete families in the same projects. Louis Kriesberg, Mothers in Poverty (Chicago: Aldine Publishing Co., 1970), pp. 124-137.

In summary, finances are cited most frequently by Family Benefits mothers as posing the biggest problem in having a good place to live. The financial problem is as likely to be mentioned by mothers in public as in private rented housing. There are a few in both groups who report that they have no problems; but for many mothers money is seen as the key to good housing for themselves and their families. It is undoubtedly related to freedom of choice.

Summary

Family Benefits mothers cite finances most frequently as their greatest housing problem. Those who own their own house, only one in ten, are comparatively advantaged among the mothers in the study. The typical mother rents an unfurnished apartment from a private landlord for an average of \$118 per month. The building is not likely to be a high-rise apartment unless she is in public housing. Larger families are more likely to be in public housing projects.

There is a degree of financial inequity between mothers who rent in the public sphere and those who rent in the private sphere. The Family Benefits housing allowance fully covers rent charges in public housing but not always in private housing where many mothers must supplement their maximum rental allowance by deducting from their allowance for other necessities.

About one-quarter of the mothers in private housing share living accommodations. Most often this sharing is with members of their extended family. There is little evidence of involuntary sharing. Most mothers who share choose to do so for the financial and social benefits.

Overcrowding does not appear to be a major problem of the families in this study. Less than one in ten live in what might be considered overcrowded accommodation. The few who own their own houses are most advantaged with regard to spatial adequacy and those in public housing tend to be somewhat more advantaged than those in privately rented housing.

Almost half the families reside in some form of single-family accommodation. The larger families in public housing are predominantly in row houses. The most common type of rented housing is the non-high-rise apartment. Mothers in private housing, regardless of housing type, tend to be more satisfied with their housing than those in public housing.

Questioned about neighbourliness, more than one-third felt their neighbours are helpful. However, almost three out of ten

describe themselves as isolates. Mothers in public housing are less likely to be isolated from their neighbours than mothers who own their houses.

Most mothers in private accommodation believe they are living in a good place for child rearing but only a little more than one-third of those in public housing share this view. The latter tend to show concern about the influence on their children of the social environment in public housing projects. Mothers in private housing show more concern about the physical environment as related to the safety of their children. The degree of satisfaction the women express is mainly related to the amount of privacy their housing affords--i.e., the more privacy, the more satisfaction.

Although one-quarter of the Family Benefit mothers have remained in the same housing for the past five years, the remainder have moved an average of 3.4 times over the same period. Their mobility tends to be linked to the life cycle, the younger mothers having moved more frequently. Mothers have moved because they desired more space or for financial reasons. Nearly one-third of the moves were involuntary. Families in public housing are less mobile, possibly because they have no real alternative.

CHAPTER VI

THE ONE-PARENT FAMILY ON SOCIAL ASSISTANCE

Introduction

The primary focus of this study has been the Family Benefits mother in the role of social assistance client. There are other important facets of the lives of these single-parent mothers which are of interest and concern and they are the subject of this concluding chapter.

Many questions may be raised as to [how the lower-income family headed by a woman copes with its life situation] What are the [daily concerns and problems which the mother confronts?] What, from a longer-range perspective, are her [expectations and aspirations for her children?] There is the important question of social participation as evidenced in voluntary associations and kin relations. Are the mothers of this study socially isolated, bound to the routines of housework and child care? Are contacts with the world largely mediated through the mass media? What are the leisure-time activities of these single-parent mothers? Moving from the present to a retrospective view, each woman in the study was asked the speculative, but possibly enlightening, question of what changes, if any, she would make if she could start her life again.

To a considerable extent the problems of the Family Benefits mother may be thought predictable. Not only are they women in lower-income situations but they are mothers alone who head fatherless families in which there is no shared parental responsibility for either the pragmatic management of family affairs or the complex decisions involved in rearing children. They are also women alone at a stage in the life cycle when this is a deviation from the family norm. It is of interest, therefore, to learn what mothers themselves identify as the most important problem which they confront in their daily lives. Such a question not only runs the risk of contamination from the context of the study, but it is likely to provoke responses at a variety of levels. Since the frame of reference of the survey was an enquiry into an income maintenance programme, it might be expected that the context would make the financial situation particularly salient. Certainly it emerges strongly in their responses with more than one-third of the women citing finances as their greatest problem.

For one-quarter of the mothers in the study, however, their greatest worry is centred on their children. They express concern about the upbringing of their children; and often the specific

problem of the single parent is mentioned. Thus, one mother says:

. . . alone with the children. They don't listen to a mother like they would a father.

A few women say that they are having problems in coping with the behaviour of the children. Use of drugs is one problem which is cited a few times but it is generally considered to be of concern in the future rather than now. Orientation toward the future is not infrequent in the open-ended responses explaining the things about which these women worry. Concern about managing to give the children a good education suggests a future orientation as does the worry about what would happen to the family should anything befall the mother. These responses illustrate the theme:

If I got sick, what would happen to my son?
I have no relations here.

I wouldn't be too happy if I had to call on
Children's Aid if I were sick.

The education of my sons, having enough money
to put them through university.

Family health conditions are identified as the greatest source of worry by nearly one in 10 women in the study. There is somewhat more frequent mention of the mother's own health than there is of children's health conditions, and this finding is scarcely surprising since the one-parent family is particularly vulnerable to ancillary problems surrounding adult illness. Child care problems are likely to emerge in cases of the serious incapacity or absence of the mother.

A few women mention housing problems, marital situation, or employment as major concerns. And there are a few mothers (3.6 per cent of the sample) who say that they have no problems.

Social Participation

Information was obtained about two dimensions of social participation by the single-parent mothers of this study. The first is concerned with their membership in voluntary organizations, whether they are joiners or isolates, and the second with their relationships with their kin.

Voluntary Organizations

There are several reasons for anticipating that membership in voluntary organizations might be relatively low among a group of Family Benefits mothers. Previous research has shown, for instance, that organizational membership is positively associated with socioeconomic status using a variety of indicators,¹ and married persons of either sex are somewhat more likely to be joiners than individuals who are not currently married, treating the single, divorced, separated, or widowed as a composite category.²

Certain attitudes and orientations appear to be correlated with both socioeconomic status and organizational affiliation. It has been found, for example, that feelings of apathy and isolation which are more likely to occur among lower-income individuals are likely to be inversely related to participation in voluntary associations.³ Another relevant factor may be the feelings and attitudes which members of one socioeconomic group hold for another. Thus, some women who are drawn from a different background may feel ill at ease in an organization which is predominantly middle class in outlook and leadership. In such a situation common interests--e.g., being a single parent or having children attending the same school -- may not be sufficient to overcome class barriers. An American study notes:

An apt testimony to the resentful and hostile feelings of lower-status members for a middle-class dominated group is the recently popular song, 'Harper Valley P.T.A.' which recites how a lower-status mother confronts 'snobbish' middle-class representatives with their own moral weaknesses.⁴

1. Herbert H. Hyman and Charles R. Wright, "Trends in Voluntary Association Memberships of American Adults: Replication Based on Secondary Analysis of National Sample Surveys," American Sociological Review 36, No. 2 (April 1971): 191-206.

2. James Curtis, "Voluntary Association Joining: A Cross-National Comparative Note," American Sociological Review 36 (October 1971): 872-880.

3. Russell L. Curtis, Jr. and Louis A. Zurcher, Jr., "Voluntary Associations and the Social Integration of the Poor," Social Problems 19 (Winter 1971): 339-357.

4. Ibid., p. 342.

Among a group of Family Benefits mothers there is also the problem of investing limited resources of time and money in organizational membership.

Women in the study were shown a cue card listing various types of organizations, with examples, and were asked: "Would you tell me what clubs and organizations you belonged to, or attended meetings of, in the last year? Did you belong to any like these?" One-quarter of the Family Benefits mothers indicate that they participated in at least one organization during the year prior to interview, and of this group thirty-six women (8.7 per cent of the sample) report some degree of activity in two or more organizations.⁵

As Table 6-1 illustrates, some women are more likely to participate in organizations than others. Educational level is, as expected, strongly related to participation so that mothers with some secondary education are much more likely to have affiliations with organizations than are mothers with less education. The age of the mother also shows a positive association with the frequency of affiliation, but it is slight and not statistically significant.

Finally, it is interesting to observe that there are differences in group participation on the basis of type of rental. There is a particularly marked contrast between women in public and private rented housing which may be accounted for, in part, by the fact that the public housing project provides a setting for structured social interaction, of which tenants' associations are an obvious example.

What types of organizations attract the few joiners among the women in this study? It has been suggested that women tend to

5. In Canada a sample survey in 1968 of the national population of voting age found that roughly one-half of adult women hold one or more memberships in voluntary organizations. The national survey used a more rigorous definition of participation by asking for membership in such organizations. See James Curtis, "Voluntary Association Joining," p. 874. A direct relationship was found between affiliation and socioeconomic class but the published data do not provide a breakdown on this basis by sex. On the basis of frequency of attendance at meetings the data in our study suggest that some respondents reported clubs or organizations in which they were not active at the time of the survey.

TABLE 6-1

PARTICIPATION IN VOLUNTARY ORGANIZATIONS
BY SELECTED INDICATORS

=====				
Number of Clubs or Organizations to which <u>R</u> belongs:				
	None	One	Two or More	(N)
	%	%	%	
Age				
40 years or older	72.3	15.7	12.1	(166)
30 - 39 years	70.8	21.2	8.0	(137)
29 years or younger	82.9	12.6	4.5	(111)
$\chi^2 = 8.805 \quad n.s.$				
$G = .17$				
Education				
Some secondary	68.6	19.9	11.4	(236)
Some primary	82.6	12.4	5.1	(178)
$\chi^2 = 10.917 \quad P < .01$				
$G = .36$				
Type of Rental				
Private rental	82.3	15.5	2.2	(226)
Public rental	61.4	19.7	18.9	(127)
Homeowners and others	73.8	14.8	11.5	(61)
$\chi^2 = 32.649 \quad P < .001$				
$C = .27$				
=====				

belong to expressive groups -- those which are organized to provide immediate gratification for the member, such as a hobby club -- rather than to instrumental organizations which are committed to the achievement of specific goals and the exercise of influence extending beyond the membership, for example, in the direction of change in public policy. Women are especially likely to join church and recreational groups; and they are often active in organizations serving young people.⁶

The types of organizational affiliation for Family Benefits mothers in the study are presented in rank order in Table 6-2. What is immediately apparent is the priority accorded to organizations concerned with educational and other youth interests. Although it is evident that, among the 338 mothers with school-aged children, most do not belong to school-based groups such as home and school associations, it is nonetheless significant that this form of organizational link with the community is the preponderant one. Sports and other recreational clubs appear second on the list. Church groups are somewhat less important, a finding which is consistent with the generally low level of interest displayed by many mothers in institutional religion. Thus, one-half of women in the study say that they have not attended a religious service in the year prior to interview; and another one-quarter of the sample indicate that they attended only a few times.⁷

There are two types of organizational affiliation which reflect the efforts of some women in the study to exercise control over their own lives with others who are in some way similarly situated. These are, first, the parapolitical and political organizations based on neighbourhood (local citizens' groups), residence (tenants' organizations, particularly in public housing projects), or income source (welfare rights groups) which are instrumentally oriented toward advancing the interests of certain lower-income groups. Secondly, a few mothers are members in a variety of self-help groups which perform a therapeutic or integrative function for the individual -- e.g., Alcoholics Anonymous or Single Parents' Associations. In the case of the self-help groups social agencies have undoubtedly played an active role in enlisting certain mothers as members.

6. Alan Booth, "Sex and Social Participation," American Sociological Review 37 (April 1972): 183-192.

7. Moreover, one-third of the mothers say that religion is "not very important" or "not important at all" to them.

TABLE 6-2

TYPES OF VOLUNTARY ORGANIZATIONS
TO WHICH MOTHERS BELONG

	<u>Per Cent</u>
School and youth groups--e.g., Home and School, Parent-Teachers Association, Boy Scouts, Girl Guides	44.8
Social or recreational groups--e.g., sports organizations, card clubs	28.6
Neighbourhood and welfare organizations-- e.g., tenants' organizations, welfare rights groups, community information centre	24.8
Church groups--e.g., women's associations, Bible study groups	22.9
Social agency or therapeutic/self-help groups --e.g., Foster Mothers, Single Parents' Association, co-operatives, Weightwatchers, Alcoholics Anonymous	21.9
Civic or political organizations--e.g., political party, Association of Women Electors	8.6
Fraternal organizations--e.g., Eastern Star, veterans' groups	2.9
Others--e.g., volunteer workers; purpose of organization not clear	11.4
(N)	(105)
Average number of groups per respondent	1.66

Traditional civic-political organizations are unimportant as a source of organizational affiliation. This is true also for fraternal societies in which membership appears to be a continuation of activities which had their origin in the affiliation of the husband while the family was intact.

Kinship Relations

It is apparent from the low level of participation in voluntary groups that Family Benefits mothers in the study tend to be isolated from this form of secondary relation in urban society. To what extent are they active in an important form of primary relations, participation in kin networks? Kinship studies suggest that relatives are a continuing source of mutual aid in an urban society; and women are somewhat more likely to be involved in social relations with their relatives than men.⁸

In this study information on kinship relations is necessarily sparse but there is enough evidence to suggest that there are distinct differences among the mothers in the availability of kin within the metropolitan area and the importance attached to interaction with them. Although most women in the study have one or more individuals whom they identify as relatives living within metropolitan Toronto, one-fifth (21.7 per cent) of the mothers do not have any relatives in the metropolitan area. For this group the possibility of frequent face-to-face contact with relatives apart from children in their own household simply does not exist.

However, there are distinct differences in the levels of social interaction and mutual aid reported by the women who do have relatives in the area. It was noted in Chapter V that about one-fifth of the women in the sample have relatives other than their young and unmarried children living in the household. At the other extreme are the mothers (about one-eighth of the sample) who indicate that contacts with their relatives are either non-existent or occasional, somewhat on the order of meeting at ceremonial occasions like "wakes and weddings." For most women, however, relatives are a fairly constant source of social contact.

Most of the mothers who have some relatives in metropolitan Toronto say that their relatives provide some kind of help for the family. The type of aid which these mothers specify in

8. Bert N. Adams, Kinship in an Urban Setting (Chicago: Markham Publishing Company, 1968), pp. 2-4.

open-ended responses is often tangible, money or goods, or in the form of services. Thus, the mothers mention, in rank order, gifts or loans of money; clothing for the family; gifts of food and other items such as furniture; baby sitting; and transportation. Occasionally the moral support of having someone with whom to discuss problems is cited as a form of help which kin extend to the mother.

On the whole women in the study do not express a desire to live close to relatives. Less than one-half of women in the study (45.1 per cent) say that, if they had a choice, they would like to live close to relatives; and those who express this preference are likely to emphasize the advantages of social intimacy. Thus, the women say:

I would have someone to visit without spending carfare.

I don't have any relatives. I would not feel alone or lonesome.

To a somewhat lesser extent proximity to relatives is desired because they are potentially a source of assistance with baby sitting, in case of sickness, et cetera. But aid may flow in the other direction as in the case of aged parents.

Those who do not wish to live close to relatives stress their desire to be independent or express fears of interference and friction arising from close proximity, however defined. A few women state flatly that they do not get along with their relatives and do not care to see them.

Use of Leisure

Mass Media Participation

Access to television is almost universal (96.9 per cent) among this sample of Family Benefits mothers as it is in Canadian households generally. Possession of a radio is only slightly less frequent (90.3 per cent). Of those women who have a television, one in 10 indicates that she never watches it or watches it only a few times a week. Of the 361 women who say that they watch some television every day, 40.2 per cent watch two to four hours, 18.3 per cent watch five to six hours, and 19.7 per cent watch in excess of six hours.⁹

9. For broad purposes of comparison it may be noted that among women resident in Ontario who are 18 years or older the average time spent viewing television during weekdays is four hours. The average is calculated for "tuners only" and is based on a Bureau of Broadcast Measurement survey in November, 1970. BBM Bureau of Measurement, BBM Radio and Television Data 1971 (Toronto: 1971), p. 21.

Family Benefits mothers in the metropolitan area are not as regularly exposed to the daily press as they are to television. The sample divides about evenly among those mothers who get a newspaper every day; those who get one once a week or oftener; and those who say that they rarely or never have a paper in the household. Educational level is not strongly associated with habits of newspaper reading although those whose education ended in primary school are more likely to say that they rarely get a daily paper.

The number of in-migrants among Family Benefits mothers means that for a considerable number of women English is not the language which they first learned in childhood. This is the case for almost one-quarter (23.9 per cent) of the sample; and there is a slight tendency for the women in this group to be least exposed to the daily press. About four in 10 women in this group, however, say that they read newspapers or magazines in their primary language. Finally, immigrants to Canada, with the exception of women born in the United Kingdom, are least likely to say that they see a newspaper regularly to the extent that about one-half of this group indicate that they read a daily paper infrequently or never.

Other Leisure Activities

Women in the study were asked about their leisure-time pursuits. In response to the question, "Do you have any hobbies? What do you do for fun?," relatively few mothers indicate that they do 'nothing'. Their leisure-time activities are outlined in Table 6-3. With the exception of sports and outdoor pursuits, most of the activities which they describe are home-based; and some of them, such as sewing and home decorating, are instrumental for the welfare of the family. Among the activities which take mothers out of the house are the varied sports in which they participate -- among them, skating, tennis, and skiing. Playing cards and bingo are quite often mentioned. Visiting friends and relatives, attending sports events, or other forms of commercial entertainment such as going to the movies or the theatre are somewhat less frequently noted. A few mothers (about 3.6 per cent of the sample) say that lack of money keeps them from pursuing certain forms of recreation which they enjoy.

Expectations for Children

Are the mothers of this study generally optimistic about the future of their children? Do they believe that their children's life chances are better than their own were or, on the contrary, do they see them as disadvantaged in this generation? Their views on this subject were explored in the following question,

TABLE 6-3

LEISURE-TIME ACTIVITIES OF MOTHERS

	Per Cent
Sewing, knitting or needlework	41.6
Sports and outdoor activities	30.4
Reading	26.8
Hobbies, including painting and other forms of art	26.0
Playing cards or bingo	20.9
Media: TV or radio	20.4
Visiting and entertaining friends or relatives	14.5
Spectator sports or commercial entertainment	13.9
Dancing	10.9
Doing things around the house--e.g., cooking, repairs, housework	8.0
Doing things with children	6.2
Participating in church or voluntary organizations	6.2
	(N) (339)
Average number of activities per respondent	2.26

NOTE: Sixteen (16) mothers provided no answer to the question; 31 indicated that they did nothing; 15 said they were prevented from doing anything by a shortage of money; and 13 responded in ways which were generally unclassifiable.

"In general, do you think your child(ren)'s chances in life are about the same, better, or worse than yours were when you were the same age?," and elaborated in subsequent open-ended explanations. On the whole the mothers tend to be optimistic about their children's chances using their own youth as a benchmark. Seventy-one per cent of the mothers think their children's chances are better; 13.3 per cent say they are the same; and 15.6 per cent believe that they are worse.

Educational opportunities emerge as the dominant theme among those who anticipate a better future for their children: education is mentioned by over one-half of the 286 mothers who say that their children's chances are better. Mentioned with approximately equal frequency by 24.1 per cent of this group are improved family circumstances in financial terms or in terms of home life and upbringing. A few women (22) consider that their children have greater advantages in Toronto than where the mother herself was reared; and others mention the climate of opportunity which they see for children in contemporary life, whether this is recreation, the media, or simply better attitudes toward children. These latter responses are illustrated in comments by mothers:

I was never promoted as a person, an individual. My children are much more aware of what they can do.

They have a knowledge of life that I did not have. I was brought up in a narrow, inhibited world.

There was more concentration on women marrying. Now there is more emphasis on women working, looking after themselves.

Changes in general living -- more advantages for them these days.

It is interesting that those who believe their children's chances are worse are more inclined to mention problems arising from family circumstances than problems which are external to the home environment -- e.g., use of drugs. Finances are mentioned somewhat more frequently than are the problems of rearing children in a one-parent family.

Certain background factors appear to be relevant to the comparative assessment which the mother makes of her own and her children's life chances. Thus, women whose perceptions are that they came from somewhat impoverished family backgrounds are

more likely than those who believe they grew up in relatively good financial circumstances to consider that their children's chances are better than theirs were at the same age. There are comparable differences on the basis of educational level: education is inversely related to the assessment of the children's chances in life. Thus, those mothers with less schooling are more optimistic about their children's future than are the women with more schooling.

Educational Aspirations for Children

The importance which many mothers in this study attach to educational opportunity for their children has already been noted. To what extent do mothers translate their belief in educational opportunity into specific educational aspirations for their family? The level of schooling which the women in the study would like their oldest school-aged child to reach is presented in Table 6-4.

TABLE 6-4

LEVEL OF SCHOLASTIC ACHIEVEMENT DESIRED FOR OLDEST CHILD BY SEX OF OLDEST CHILD

"How far would you like your oldest school aged child to go in school?"	Sex of Oldest Child		
	Female	Male	Total
	%	%	%
Post-secondary training-- e.g., go to college	38.7	57.0	48.9
Complete high school	27.2	14.5	20.7
Some high school	7.5	9.1	9.1
Vocational or technical training	19.1	11.8	14.1
As far as possible	7.5	7.5	7.2
(N)	(173)	(186)	(405) ^a
$\chi^2 = 16.514 \quad P < .01$			
C = .21			

^a Due to an oversight by interviewers 46 respondents were not asked to specify the sex of the oldest child, but these responses have been included in the total. Those cases that were eliminated include 3 mothers who did not answer the question regarding the sex of the child and 6 mothers whose answers to the question on scholastic achievement could not be classified.

As the table shows, there are differences according to the sex of the oldest child. Aspirations are higher for boys: almost six in ten mothers hope that their sons will receive some post-secondary training in contrast to the four in ten mothers expressing similar aspirations for their daughters. High school or vocational training is more frequently expressed as the level of educational aspiration for girls. Interestingly, there are no statistically significant differences according to the age of the oldest dependent child.

Many of the Family Benefits mothers of this study express relatively optimistic educational aspirations for their family although the reality of the situation may be very different. The reality has been strikingly documented in a study by the Toronto Board of Education which demonstrates that children from the lower socioeconomic strata are very much more likely than those at higher levels to be among the academically disadvantaged in the city school system.¹⁰ This is also a criticism which some activist mothers from a downtown area in Toronto had made in a brief to the Toronto Board of Education, commenting that:

. . . it appears as if the school system directly discriminates against children from poor families -- and also from immigrant families -- in such a way that kids drop out of the more substantial programmes into dead-end streams.¹¹

Women in this study were asked what kind of a job they thought the schools were doing; and on the whole their comments are favourable. Among the mothers with school-aged children 76.2 per cent of the respondents believe that the schools are doing a good job; 17.3 per cent say that they are doing a fair job; and a mere 6.5 per cent that they are doing a poor job. Staff and curriculum, with particular emphasis on the former, receive highly favourable comments from women who are satisfied with the job the schools are doing. The teaching staff, the curriculum and teaching methods, and school discipline are mentioned almost equally by mothers who are critical of the schools. Among the minority of mothers who say that there are

10. E. N. Wright, Student's Background and Its Relationship to Class and Programme in School (Toronto: Board of Education for the City of Toronto, 1970).

11. Brief from Trefann Court mothers quoted in Valerie Miner Johnson, "Empty Building on a Dead End Street," Saturday Night (April 1972), p. 27.

problems with discipline in the school the trend is to want to revert to traditional disciplinary methods. Two mothers comment:

Today there is no discipline at school.
Kids do what they want. They should
punish them. A little soap in the mouth
wouldn't hurt.

Schools aren't strict enough. Too much buddy-
buddy and not enough respect.

Despite the general tone of optimism which emerges in responses to educational aspirations for children and in comments on the job the schools are doing, it is perhaps a measure of reality that 145 mothers (42.9 per cent of women with school-aged children) express some reservations about the school performance of one or more children or rate their performance as no better than "fair" or "average."

A Retrospective View

Would these single-parent mothers on social assistance do anything different with their lives if they had the choice? Their feelings on this subject were explored in the following question: "If you had your life to start over again, what would you do differently?" The comments which the women make are illuminating. For themselves, as for their children, education is perceived as a means to a better life. About one-quarter of the 397 respondents who answered say that they would choose a higher level of education or an education which would help them in employment. Interestingly, however, there is relatively infrequent reference to specific employment goals.

The areas in which the mothers tend to be most specific are in relation to their marriage and their children. Thus, 13.9 per cent claim that they would not get married; 15.9 per cent say they would marry later or, at least, delay child bearing; and a few say they would want to have a different kind of marriage. Fewer still (15 or 3.8 per cent) state that they would either have fewer children or none at all.

Other women would alter their behaviour in some way, for example, "would stop and think before doing things," but there are slightly more who express no wish to alter their lives in retrospect. Let these mothers have the last words:

I think I'd do the same damn thing or may be worse.

Probably nothing different. You don't start over again.

APPENDIX

NOTE ON STATISTICS USED IN THE REPORT

Two kinds of measures are used to summarize the distributions that appear in this report. Percentages are routinely included in tables except for those in Chapter I which deal with fertility, age at first marriage, age at first pregnancy, and age at last pregnancy. In these cases, means rather than percentages were employed to facilitate comparison with data from the 1960 census.

The chi-square test (χ^2) is employed to test for the existence of a relationship between two variables in the case of the cross-classification of two attributes, an attribute and an ordinal variable, or two ordinal variables. In addition, Pearson's coefficient of contingency (C) is provided to indicate the degree of association in the contingency tables where chi-square values can be calculated (those cases in which expected cell frequencies are five (5) or more). Gamma (G) is used to test the strength of relationship only when the two variables under examination are ordinal,¹ and the Pearson product-moment correlation (r) is used to test the strength of relationship in the analysis of food, clothing, and rental expenditures where the variables are interval.

1. For Pearson's C see Hubert M. Blalock, Jr., Social Statistics (New York: McGraw-Hill, 1960), p. 230; for gamma, see L. A. Goodman and W. H. Kruskal, "Measures of Association for Cross-Classifications," Journal of the American Statistical Association, 49 (1954): 732-764 or Theodore R. Anderson and Morris Zelditch, Jr., A Basic Course in Statistics With Sociological Applications, Second Ed. (New York: Holt, Rinehart and Winston, 1968), p. 152.

TABLE 2-A

LABOUR FORCE STATUS OF THE HEAD OF
HOUSEHOLD IN WHICH R WAS LIVING AT 16 YEARS
OF AGE FOR 113 NON-INTACT FAMILIES OF ORIGIN

Labour Force Status of Head of Household	Mother		Father		Other Relatives		Other ^a	
	%		%		%		%	
Self-employed	3.6		20.0		20.0		3.6	
Employed male	21.8 ^b		80.0		55.0		35.7	
Employed female	43.6		-		-		-	
Not in the labour force	25.5		-		15.0		17.9	
<u>R</u> independent of household at age 16	3.6		-		5.0		42.9	
Status not known	1.8		-		5.0		-	
	(N)	(55)	(10)		(20)		(28)	

^a E.g., foster parents, institution, or guardian.

^b Indicates that although the respondent spent most of her childhood in the care of her mother, by the time she was 16 an employed male had become the head of the household.

TABLE 3-A
FULL-TIME WORK EXPERIENCE AND PLACE OF BIRTH

	Toronto	Other Ontario	Atlantic Provinces	Other Canada	United Kingdom	Italy Greece	Other European	Other
	%	%	%	%	%	%	%	%
Full-time work experience	93.3	96.3	81.0	96.4	90.0	64.3	83.9	72.7
No full-time work experience	6.7	3.7	19.0	3.6	10.0	35.7	16.1	27.3
(N)	(135)	(82)	(79)	(28)	(20)	(28)	(31)	(11)
	$\chi^2 = 33.409$	$P < .001$						
	$C = .27$							

TABLE 3-B
FULL-TIME WORK EXPERIENCE AND DEPENDENCY STATUS

	Widowed	Divorced	Deserted	Never Married	Once Married ^a	Other ^b
	%	%	%	%	%	%
Full-time work experience	72.7	100.0	91.3	87.1	94.1	77.8
No full-time work experience	27.3	-	8.7	12.9	5.9	22.2
(N)	(66)	(26)	(126)	(85)	(102)	(9)
$\chi^2 = 24.650$	$P < .001$					
C =	.24					

^a This category is made up of previously married mothers who have had a subsequent relationship resulting in a child born out of wedlock.

^b This consists of mothers whose husbands are institutionalized and mothers with adopted children.

TABLE 3-C

FEMALE LABOUR FORCE, CANADA, JANUARY, 1966 AND
LAST FULL-TIME OCCUPATION REPORTED BY FAMILY
BENEFITS MOTHERS, BY LEVEL OF EDUCATION

Educational Level	White Collar		Blue Collar		Service and Recreation		Transportation and Communication	
	Canada, 1966	Family Benefits Mothers	Canada, 1966	Family Benefits Mothers	Canada, 1966	Family Benefits Mothers	Canada, 1966	Family Benefits Mothers
	%	%	%	%	%	%	%	%
Elementary	8.2	21.5	56.9	61.7	45.8	47.3	-	23.1
Secondary	73.3	77.0	42.2	38.3	52.4	51.6	85.5	76.9
Post-secondary	18.5	1.5	-	-	-	1.1	-	-
(N)		(135)		(120)		(91)		(13)

NOTE: The occupations of seven (7) respondents could not be classified and were eliminated.

SOURCE: Michel D. Lagacé, Educational Attainment in Canada: Some Regional and Social Aspects, Special Labour Force Study, No. 7 (Ottawa: Dominion Bureau of Statistics, 1968), Table 4.

TABLE 3-D
ATTITUDE OF MOTHERS TOWARD MOTHERS WORKING IN RELATION
TO FIVE CHILD-CARE ARRANGEMENTS

Do you think it all right for a mother to take a job outside the home...	All Right	Not All Right	Depends	(N)
	%	%	%	%
a) with pre-school children but with a grandmother or someone else to look after them?	69.8	22.4	7.8	(411)
b) with pre-school children looked after in someone else's home during the day?	28.6	52.1	19.3	(409)
c) with pre-school children using a day nursery?	62.2	26.6	11.2	(394)
d) with school-age children under 10 and some sort of arrangement after school?	57.9	25.7	16.4	(409)
e) with children who no longer need a baby-sitter?	67.2	16.3	16.5	(405)

NOTE: N's differ because 'don't know' and 'no answer' responses have been eliminated from the calculations.

TABLE 3-E
 PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF FAMILY BENEFITS AS REPORTED
 ON SURVEY AND AS REPORTED IN FILES

Survey	Files	
	Has Worked	Has not Worked
	%	%
Has worked	81.1	16.9
Has not worked	18.9	83.1
	(N)	(308)

TABLE 3-F

PART-TIME OCCUPATION OF MOTHERS CURRENTLY
WORKING AND PART-TIME OCCUPATION OF MOTHERS WHO HAVE
WORKED IN THE PAST WHILE IN RECEIPT OF FAMILY BENEFITS

Occupation	Currently Working ^a	Worked in the Past ^b
Professional & Technical:		
Teacher	1	-
Nurse	-	1
Clerical:		
Cashier, bookkeeper	4	3
Stenographer, typist	2	3
Office appliance operator	-	1
Other	3	7
	<u>9</u>	<u>14</u>
Sales:		
Sales clerk	6	6
Canvasser, door-to-door sales	1	-
	<u>7</u>	<u>6</u>
Transportation and Communication:		
Telephone operator	2	1
School bus driver	2	-
Mail sorter	-	5
	<u>4</u>	<u>6</u>
Service and Recreation:		
Baby-sitter	12	16
Waitress	10	11
Kitchen help	3	2
Maid and cleaning services	7	6
Hairdresser, cosmetician	3	-
School crossing guard	3	1
Nursing aide	1	-
Attendant, recreation and amusement	1	1
Launderer, dry cleaner	1	1
Other	6	1
	<u>47</u>	<u>39</u>
Craftsmen, production process and related workers:		
Metal fabricating	1	-
Dressmaker, not in factory	-	2
Other	1	-
	<u>2</u>	<u>2</u>
TOTALS	<u>70</u>	<u>68</u>
	===	===

^a Part-time occupation held at time of interview, January, 1971.
^b Last part-time occupation.

TABLE 3-G

PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF
FAMILY BENEFITS AND EDUCATION

Part-time Work Experience	Education Level					Vocational and Technical	Post- Secondary
	Grade 7 or less	Grade 8	Grades 9 and 10	Grades 11 to 13			
	%	%	%	%	%	%	%
Has worked	26.7	27.3	30.7	49.2	56.7	16.7	
Has not worked	73.3	72.7	69.3	50.8	43.3	83.3	
(N)	(101)	(77)	(137)	(63)	(30)	(6)	

TABLE 3-H

PART-TIME WORK EXPERIENCE AND AGE OF
YOUNGEST DEPENDANT CONTROLLING FOR AGE OF
ELDEST DEPENDANT FOR MOTHERS WITH TWO
OR MORE DEPENDANTS

Part-time Work Experience	Age of Eldest Dependant					
	11 Years or Less			12 Years or More		
	Age of Youngest Dependant		Age of Youngest Dependant		Age of Youngest Dependant	
	5 Years or Less	6 - 11 Years	5 Years or Less	6 - 11 Years	12 Years or More	
	%	%	%	%	%	
Currently working	7.9	31.8	16.2	30.7	39.5	
Has not worked	92.1	68.2	83.8	69.3	60.5	
(N)	(76)	(22)	(37)	(75)	(38)	
	$\chi^2 = 5.122$ n.s.					

TABLE 3-I
PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF
FAMILY BENEFITS AND TYPE OF HOUSING

Part-time Work Experience	Type of Housing			
	Public Rental	Private Rental	Pays Room and Board	Owns House
	%	%	%	%
Has worked	47.2	24.3	25.0	37.1
Has not worked	52.8	75.7	75.0	62.9
	(127)	(226)	(12)	(35)
	$\chi^2 = 20.016 \quad P < .001$			
	C = .22			

NOTE: Don't know and no answer responses have been eliminated.

TABLE 3-J

PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF
FAMILY BENEFITS AND PERCEPTION OF HEALTH

Part-time Work Experience	Very Good and Good %	Average %	Not Very Good and Poor %
Has worked			
Currently working	35.8	35.1	31.0
Worked in the past	61.1	51.5	38.5
Has not worked	38.9	48.5	61.5
	64.2	64.9	69.0
	(N) (151)	(94)	(168)
$\chi^2 = 0.938$ n.s.			

TABLE 3-K

KNOWLEDGE OF FAMILY BENEFITS WORK RULES, AND
PART-TIME WORK EXPERIENCE WHILE IN RECEIPT OF FAMILY
BENEFITS CONTROLLING FOR EDUCATIONAL EXPERIENCE

Part-time Work Experience	Basic Earnings Exemption			Offset Rate on Earnings over Exemption Level			Permissible Hours per Month		
	C	I	DK	C	I	DK	C	I	DK
	%	%	%	%	%	%	%	%	%
Some Primary									
Has worked	39.6	37.5	22.9	4.2	50.0	45.8	16.7	41.7	41.7
Has not worked	24.6	33.1	42.3	6.3	36.2	57.5	3.1	32.6	64.3
Some Secondary									
Has worked	64.8	24.2	11.0	30.3	46.1	23.6	20.9	61.5	17.6
Has not worked	37.9	31.7	30.3	13.0	37.0	50.0	9.2	39.7	51.1

NOTE: C = Correct; I = Incorrect; DK = Don't Know. N's differ because some respondents were not asked the last two questions.

TABLE 4-A
CLOTHING EXPENDITURES AND SELF-ESTIMATE OF PROPORTION
OF OWN CLOTHING PURCHASED NEW

Clothing Expenditures (Per Year)	How much of your clothing do you buy new:		
	Hardly Any or None	Some	Most or Almost All
	%	%	%
\$310 or more	3.8	2.7	10.5
\$210 to \$309	6.5	13.7	13.7
\$150 to \$209	21.7	27.4	28.2
\$ 70 to \$149	41.3	38.4	36.3
\$ 69 or less	26.6	17.8	11.3
	(N)	(73)	(124)
	G = .29		

TABLE 5-A
TYPE OF RENTAL AND FAMILY SIZE

Type of Rental	One Dependant %	Two to Three Dependants %	Four or More Dependants %
Public rental	15.7	34.8	48.7
Private rental	66.9	55.2	43.6
Room and board	9.9	-	-
Homeowner	7.4	10.0	7.7
(N)	(121)	(201)	(78)

TABLE 5-B

RESPONSES TO "WOULD YOU SAY THIS IS A GOOD PLACE TO
BRING UP CHILDREN?" BY TYPE OF RENTAL

	"Yes, because of the..."			"No, because of the..."		
	Private Rental (1)	Public Rental (2)	Total Private and Public (3)	Private Rental (4)	Public Rental (5)	Total Private and Public (6)
%		%	%	%	%	%
Physical aspects of the environment:						
Physical conditions of the neighbourhood	23.7	28.6	24.7	23.3	5.3	13.8
Physical conditions of the accommodation	4.2	4.1	4.2	9.7	6.1	7.8
Neighbourhood facilities	30.5	28.6	30.1	12.6	13.2	12.9
Social aspects of the environment:						
Children	22.1	24.5	22.6	28.2*	41.2*	35.2*
Neighbours	19.5	14.3	18.4	26.2	34.2	30.4
(N)	(190)	(49)	(239)	(103)	(114)	(217)

* Approximately two-fifths of the responses are concerned specifically with drug use by other children in the neighbourhood.

